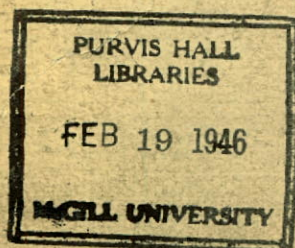




IMPERIAL BANK OF CANADA

THIRTY-FIFTH
ANNUAL REPORT
PRESENTED TO THE
SHAREHOLDERS
MAY 25, 1910



Imperial Bank of Canada

Head Office: Toronto

ESTABLISHED 1875

CAPITAL AUTHORIZED . . .	\$10,000,000.00
CAPITAL PAID UP . . .	5,000,000.00
RESERVE FUND . . .	5,000,000.00

Thirty-Fifth Annual Report
1910

IMPERIAL BANK OF CANADA.

ESTABLISHED 1875

Capital (Authorized) \$10,000,000.00

Capital (paid up) \$5,000,000.00

Reserve Fund and Undivided Profits \$5,700,000.00

DIRECTORS:

D. R. WILKIE.....PRESIDENT.
 HON. ROBERT JAFFRAY.....VICE-PRESIDENT.
 WM. RAMSAY of Bowland, Stow, Scotland. ELIAS ROGERS. J. KERR OSBORNE.
 PELEG HOWLAND. WM. WHYTE, Winnipeg.
 CAWTHRA MULLOCK. HON. RICHARD TURNER, Quebec.
 WM. HAMILTON MERRITT, M.D., St. Catharines. W. J. GAGE.

HEAD OFFICE, TORONTO.

D. R. WILKIE, GENERAL MANAGER. E. HAY, ASST. GENERAL MANAGER.
 W. MOFFAT, CHIEF INSPECTOR.
 A. E. PHIPPS, G. D. BOULTON, R. S. CLARK, INSPECTORS.
 W. S. ELLIOTT, SECRETARY TO GENERAL MANAGER.

BRANCHES:

Province of Ontario.

TORONTO—

Wellington and Leader Lane (Head Office).....	{ O. F. RICE.....	Manager.
	{ J. M. MacKENZIE.....	Asst.
Yonge and Queen Sts.....	G. G. LEMESURIER.....	Manager.
Yonge and Bloor Sts.....	J. D. LEWIS.....	"
King and York Sts.....	A. R. CAPREOL.....	"
West Market and Front Sts.....	F. J. PETERSON.....	"
King and Spadina Ave.....	J. F. SCARF.....	"
Bloor and Lansdowne Ave.....	C. M. BALDWIN.....	"
King and Sherbourne Sts.....	F. J. PETERSON.....	"
Bathurst and Dupont Sts.....	H. H. MORGAN.....	"
Queen St. and Palmerston Ave.....	R. S. GALBRAITH.....	"
Adelaide and Victoria Sts.....	E. H. ANDERSON.....	"
AMHERSTBURG.....	C. A. CUDDY.....	"
BELWOOD.....	(Sub-Branch to Fergus).	"
BOLTON.....	J. F. WARBRICK.....	"
BRANTFORD.....	S. W. SECORD.....	"
CALEDON EAST.....	(Sub-Branch to Bolton).	"
COBALT.....	A. J. GOODALL.....	"
COCHRANE.....	C. H. LLOYD.....	"
COTTAM.....	(Sub-Branch to Essex).	"
ELK LAKE.....	A. H. SEGUIN.....	"
ESSEX.....	G. J. LACKNER.....	"
FERGUS.....	E. C. ROBERTS.....	"
PONTHILL.....	H. W. SCARF.....	"
PORT WILLIAM.....	H. C. HOUSTON.....	"
GALT.....	G. C. EASTON.....	"
GOWGANDA.....	W. BOURKE.....	"
HAMILTON.....	F. S. GLASSCO.....	"
HARROW.....	W. T. HENDERSON.....	"
HUMBERSTONE.....	(Sub-Branch to Port Colborne).	"
INGERSOLL.....	C. WHITE.....	"
JORDAN-VINELAND.....	J. A. FORSTER.....	"
KENORA.....	JAMES WALKER.....	"
LISTOWEL.....	A. L. OGDEN.....	"
LONDON.....	R. ARKELL.....	"
MARSHVILLE.....	(Sub-Branch to Port Colborne).	"
NASHVILLE.....	(Sub-Branch to Bolton).	"
NEW LISKEARD.....	D. G. ROY.....	"
NIAGARA FALLS.....	A. H. MURRAY.....	"
" (UPPER BRIDGE).....		

NIAGARA-ON-THE-LAKE.....	H. MACKLEM.....	Manager.
NORTH BAY.....	C. S. WATSON.....	"
OTTAWA.....	E. S. HOUSTON.....	"
PALGRAVE.....	(Sub-Branch to Bolton).....	"
PORT ARTHUR.....	H. C. HOUSTON.....	"
PORT COLBORNE.....	I. H. ROLPH.....	"
PORT ROBINSON.....	(Sub-Branch to Welland).....	"
RIDGEWAY.....	W. H. COLLARD.....	"
SAULT STE. MARIE.....	E. K. BOULTBEE.....	"
SOUTH WOODSLEE.....	(Sub-Branch to Essex).....	"
ST. CATHARINES.....	J. A. FORSTER.....	"
(MARKET).....		
ST. DAVIDS.....	C. W. PATERSON.....	"
ST. THOMAS.....	J. D. HOOD.....	"
(EAST END).....	C. A. LOVE.....	"
THESSALON.....	W. McGUIRE.....	"
WELLAND.....	G. C. BROWN.....	"
WOODSTOCK.....	H. P. TAYLOR.....	"

Province of Quebec.

MONTREAL.....	J. A. RICHARDSON.....	Manager.
QUEBEC.....	GEO. WILSON.....	"
(UPPER TOWN).....	A. C. SMITH.....	"

Province of Manitoba.

BRANDON.....	A. R. B. HEARN.....	Manager.
PORTAGE LA PRAIRIE.....	W. H. THOMSON.....	"
WINNIPEG.....	N. G. LESLIE.....	"
(NORTH END).....	W. A. HEBBLEWHITE.....	"

Province of Saskatchewan.

BALGONIE.....	F. P. JARVIS.....	Manager.
BROADVIEW.....	R. G. WILKINSON.....	"
PORT QU'APPELLE.....	W. R. THOMSON.....	"
HAGUE.....	R. P. SCHURMAN.....	"
MOOSE JAW.....	W. R. SCOTT.....	"
NORTH BATTLEFORD.....	A. T. SPOHN.....	"
PRINCE ALBERT.....	H. T. JAFFRAY.....	"
REGINA.....	J. A. WETMORE.....	"
ROSTHERN.....	A. D. DUNCAN.....	"
SASKATOON.....	P. BIDWELL.....	"
WILKIE.....	J. R. TWEEDDALE.....	"

Province of Alberta.

ATHABASCA LANDING.....	A. L. SAWLE.....	Manager.
BANFF.....	A. E. FOSTER.....	"
CALGARY.....	A. L. NUNNS.....	"
(EAST END).....	J. H. WILSON.....	"
EDMONTON.....	G. R. F. KIRKPATRICK.....	"
(WEST END).....		
LETHBRIDGE.....	W. R. SEATLE.....	"
(EAST END).....		
RED DEER.....	J. G. GILLESPIE.....	"
STRATHCONA.....	M. R. HAY.....	"
WETASKIWIN.....	H. W. WRIGHT.....	"

Province of British Columbia.

ARROWHEAD.....	H. L. REID.....	Manager.
CHASE.....	R. A. BETHUNE.....	"
CRANBROOK.....	H. W. SUPPLE.....	"
FERNIE.....	G. I. B. BELL.....	"
GOLDEN.....	J. H. D. BENSON.....	"
KAMLOOPS.....	R. A. BETHUNE.....	"
MICHEL.....		
NEW MICHEL.....	T. B. BAKER.....	"
MOYIE.....	H. W. SUPPLE.....	"
NELSON.....	J. M. LAY.....	"
REVELSTOKE.....	A. B. McCLENEGHAN.....	"
VANCOUVER.....	A. JUKES.....	"
(Fairview).....		
(Hastings and Abbott Sts.).....	A. R. GREEN.....	"
VICTORIA.....	J. S. GIBB.....	"

Imperial Bank of Canada

Agents and Correspondents :

CANADA.	Bank of Montreal.
GREAT BRITAIN	Lloyds Bank Limited. Manchester and Liverpool District Banking Co. Limited. The Commercial Bank of Scotland Limited.
FRANCE.	Crédit Lyonnais.
GERMANY	Deutsche Bank.
UNITED STATES	NEW YORK—Bank of the Manhattan Co. Bank of Montreal. Bank of America. National Bank of Commerce. Merchants National Bank. National City Bank. Bankers Trust Co. BOSTON—National Shawmut Bank. BUFFALO—Bank of Buffalo. Columbia National Bank. The Marine National Bank. CHICAGO—First National Bank. Corn Exchange National Bank. Merchants Loan & Trust Co. CLEVELAND—First National Bank. DETROIT—Old Detroit National Bank. DULUTH—First National Bank. MINNEAPOLIS—First National Bank. PHILADELPHIA—Farmers & Mechanics National Bank. Franklin National Bank. Fourth St. National Bank. Philadelphia National Bank. PITTSBURGH—Bank of Pittsburgh. PORTLAND, ORE.—United States National Bank. SAN FRANCISCO—Wells Fargo Nevada National Bank. SEATTLE, WASH.—Seattle National Bank. SPOKANE—Exchange National Bank. ST. PAUL—Second National Bank.
CHINA AND JAPAN.	Hong Kong & Shanghai Banking Corpora- tion.
AUSTRALIA	} Union Bank of Australia.
NEW ZEALAND	
TASMANIA	} Bank of New South Wales.
SANDWICH	} Yokohama Specie Bank.
ISLANDS	
SOUTH AFRICA	Standard Bank of South Africa Limited.

Imperial Bank of Canada

PROCEEDINGS

OF THE

THIRTY-FIFTH ANNUAL GENERAL MEETING OF THE
SHAREHOLDERS.

*Held at the Banking House of the Institution in Toronto,
on Wednesday, the 25th May, 1910.*

The Thirty-fifth Annual General Meeting of the Imperial Bank of Canada was held in pursuance of the terms of the Charter at the Banking House of the Institution, 25th May, 1910.

There were present:—Messrs. D. R. Wilkie, Hon. Robert Jaffray, Wm. Ramsay of Bowland, Stow (Scotland), Elias Rogers, J. Kerr Osborne, Peleg Howland, Wm. Whyte (Winnipeg), Cawthra Mulock, Hon. Richard Turner (Quebec), Wm. Hamilton Merritt, M.D. (St. Catharines), W. J. Gage, F. J. Harris (Hamilton), Professor Andrew Smith, F.R.C.V.S., N. Robertson, James G. Boyce, Andrew Semple, William Crocker, H. Crewe, Charles O'Reilly, M.D., A. P. Burritt, R. H. Temple, J. C. Black, G. G. LeMesurier, Rev. T. W. Paterson (Deer Park), E. Hay, F. H. Gooch, Frank E. Macdonald, C. H. Wethey, B. Pontifex, G. G. S. Lindsey, R. W. Thompson, Æmilius Baldwin, D. H. McDonald (Fort Qu'Appelle), W. F. Weir (Port Perry), Thomas Walmsley, E. Chantler (Welland), Alex. Nairn, David Kidd (Hamilton), A. Foulds, A. A. McFall (Bolton), J. K. Fiske, J. F. Scarth, O. F. Rice, H. W. Evans, J. W. Beaty, G. C. Foster, W. C. Harvey, James Bicknell, K.C., Arthur Boyle (Niagara Falls), W. Gibson Cassels, Albert A. Thompson, S. Nordheimer, A. E. Dymont, N. G. Leslie (Winnipeg), J. H. Eddis.

Imperial Bank of Canada

The chair was taken by the President, Mr. D. R. Wilkie and the Assistant General Manager, Mr. E. Hay, was requested to act as Secretary.

Moved by Mr. David Kidd, seconded by Mr. Thomas Walmsley:—

That Mr. R. H. Temple, Mr. W. Gibson Cassels and Mr. A. P. Burritt, be and are hereby appointed Scrutineers. Carried.

The Assistant General Manager, at the request of the Chairman, read the Report of the Directors and the Statement of Affairs.

THE REPORT.

The Directors have much pleasure in submitting to the Shareholders their Thirty-fifth Annual Report and Balance Sheet of the affairs of the Bank as on 30th April, 1910, together with the result of the operations of the Bank for the year which ended on that day.

The net profits of the Bank, after making full provision for all bad and doubtful debts, for interest on unmatured bills under discount, and for the payment of all Provincial and other Taxes, amounted to \$702,508.61, which has been applied as follows:—

- | | |
|---|--------------|
| (a) Dividends have been paid at the rate of 11 per cent. per annum, amounting to. | \$550,000.00 |
| (b) Bank Premises and Furniture Account has been credited with..... | 48,851.67 |
| (c) Employees' Pension and Guarantee Funds have been credited with..... | 7,500.00 |
| (d) Profit and Loss Account has been increased by..... | 96,356.94 |

In addition to the Branches referred to in the last Annual Report as being about to be opened, the following additional Branches have been established during the

Imperial Bank of Canada

year: In Ontario, at Adelaide and Victoria Streets (Toronto); at Nashville and at Jordan and Vineland (Niagara District); in the Province of Saskatchewan, at Fort Qu'Appelle and Saskatoon; in British Columbia, at Moyie and Chase.

Endeavouring to keep pace with the development of the Dominion, the Directors, under the authority of By-law No. 27, authorizing an increase in the Capital Stock of the Bank, have made an issue of \$1,000,000 additional stock, which has been allotted to the shareholders of record on the 30th April, 1910, at a premium of 100%.

The Bank has suffered a grievous loss through the death of our much respected colleague, Mr. Charles Cockshutt, who was elected a Director on 15th June, 1904, and died on 9th February, 1910.

The vacancy on the Board occasioned by Mr. Cockshutt's death has been filled by the appointment of Mr. W. J. Gage, now President of the Board of Trade of the City of Toronto.

The Head Office and Branches of the Bank have been carefully inspected during the year, and your Directors have much pleasure in again bearing testimony to the faithful and efficient manner in which the Staff have performed their duties.

D. R. WILKIE, President.

Imperial Bank of Canada

PROFIT AND LOSS ACCOUNT.

30TH APRIL, 1910.

Dividends Nos. 76, 77, 78 and 79, paid quarterly, for year ended 30th April, 1910, at 11 per cent. per annum....	\$550,000.00	Balance at credit of account 30th April, 1909, brought forward.....	\$599,978.26
Annual Contribution to Employees' Pension and Guarantee Funds	7,500.00	Profits for the twelve months ended 30th April, 1910, after deducting charges of management and interest due depositors, and after making full provision for all bad and doubtful debts and for rebate on bills under discount.	702,508.61
Written off Bank Premises and Furniture Account.....	48,851.67		
Balance of Account carried forward.....	696,135.20		
	<u>\$1,302,486.87</u>		<u>\$1,302,486.87</u>

RESERVE FUND.

Balance at Credit of Account, 30th April, 1909....	\$5,000,000.00
	<u>\$5,000,000.00</u>

THIRTY-FIFTH ANNUAL

Notes of the Bank in circulation.....	\$ 3,772,949.00
Deposits not bearing interest.....	\$ 6,998,194.27
Deposits bearing interest (including interest accrued to date).....	34,401,695.03
	<u>41,399,889.30</u>
Deposits by other Banks in Canada.....	129,779.69
	<u>\$45,302,617.99</u>
Total liabilities to the public.....	\$45,302,617.99
Capital Stock (paid-up).....	5,000,000.00
Reserve Fund.....	\$5,000,000.00
Dividend No. 79 (payable 1st May, 1910), for three months, at the rate of 11 per cent. per annum.....	137,500.00
Rebate on Bills discounted.....	102,747.48
Balance of Profit and Loss Account carried forward.....	696,135.20
	<u>5,936,382.68</u>
	\$56,239,000.67

Imperial Bank of Canada

BALANCE SHEET.

ASSETS.

Gold and Silver Coin.....	\$1,243,435.18	
Dominion Government Notes.....	7,040,412.00	
		\$ 8,283,847.18
Deposit with Dominion Government for security of note circulation.....		201,152.34
Notes of and Cheques on other Banks.....		2,168,097.58
Loans to other Banks in Canada secured.....		359,459.88
Balance due from other Banks in Canada.....		796,867.33
Balance due from Agents in the United Kingdom..		474,321.17
Balance due from Agents in Foreign Countries....		1,567,485.69
		<u>\$13,851,231.17</u>
Dominion and Provincial Govern- ment Securities.....	\$1,758,687.85	
Canadian Municipal Securities, and British or Foreign or Colonial Public Securities other than Canadian.....	2,003,299.70	
Railway and other Bonds, Deben- tures and Stocks.....	724,369.51	
		4,486,357.06
Call and Short Loans on Stocks and Bonds in Canada.....		2,514,091.91
Call Loans on Stocks and Bonds elsewhere than in Canada.....		2,404,417.11
		<u>\$23,256,097.25</u>
Other Current Loans, Discounts and Advances....	31,368,498.64	
Overdue Debts (loss provided for).....	43,161.17	
Real Estate (other than Bank premises).....	31,116.77	
Mortgages on Real Estate sold by the Bank.....	104,736.05	
Bank Premises, including Safes, Vaults and Office Furniture at Head Office and Branches.....	1,400,000.00	
Other Assets, not included under foregoing heads..	35,390.79	
		<u><u>\$56,239,000.67</u></u>

D. R. WILKIE, E. HAY, W. MOFFAT,
General Manager. Asst. General Manager. Chief Inspector.

Imperial Bank of Canada

THE PRESIDENT: — Gentlemen, — I have much pleasure in rising to move the adoption of the Report.

Since our last meeting we have had the great misfortune to lose our esteemed colleague, the late Mr. Charles Cockshutt, who passed away after months of painless illness on the 9th of February last. Mr. Cockshutt's death was not only a severe blow to all those who have been associated with him in the administration of the Bank for the past six years, but it has deprived the Bank of the services of a devoted, unselfish, hard-working Director.

The vacancy occasioned by Mr. Cockshutt's death has been filled by the appointment of Mr. W. J. Gage, who, besides bringing to our councils many excellent qualifications and great experience in business affairs, has been for years a substantial shareholder.

NEW CAPITAL.

The recent increase in the issued capital of the Bank by \$1,000,000 is the result of mature deliberation. The last issue was made in 1906, when the Capital of the Bank stood at \$4,000,000 and the Deposits and Circulation at \$31,500,000. To-day our Capital stands at \$5,000,000, with Deposits and Circulation at \$45,000,000, with evidences of still further increases in Deposits and Circulation to come. We think, therefore, in the interest of the Shareholders and of the public, for whose profit and convenience we were brought into existence, that the time has come to avail ourselves in part of the policy approved of by you on 22nd May, 1907. At the Annual Meeting held on that date I spoke as follows:—

“There can be no question that additional bank capital to keep pace with the development of the resources of the country is needed; there can be no doubt that such additional capital can be supplied more economically by the financial institutions at present in

existence than by new organizations. The wonderful development of the resources of the Northwest and of British Columbia, coupled with large immigration from the mother country and from the United States, and the demands of the additional population upon the manufacturing institutions of the country require a corresponding addition to the banking capital of the Dominion. It is, moreover, an obligation on the part of the older institutions to do their full share in supplying the needful. We have been in the van in the development of the Northwest and of British Columbia, without failing to do our duty to the older Provinces; it now becomes necessary for us to look to the future and to be qualified by way of capital and enterprise to remain in the front rank. To that end we have thought it advisable to ask you for your approval of a by-law authorizing additions to the Capital Stock from time to time."

The increase in Deposits and Circulation during the past year has been from \$39,400,000 to \$45,300,000.

NEW BRANCHES.

The opening of eighteen new Branches within the year has entailed considerable extra expense, which has been provided for out of the profits of the year. Profits have also suffered from the low rates of interest upon call money which has prevailed in the great reserve centres. There is every indication of better rates in the near future, the result of greater activity in trade and of increasing confidence in the financial situation. Canada, however, has no reason to complain; the neglect of railway and industrial securities in the United States, coupled with the political unrest in Great Britain, has brought enormous sums to Canada for investment, which are assisting in the development and utilization of our great natural resources.

Imperial Bank of Canada

BANK PREMISES, ETC.

The responsibility of providing suitable premises for the Bank over the vast territory in which we are represented is a serious problem, and will continue to be so, in view of the fact that in the majority of localities it is more economical for the Bank to provide its own premises than to rent from outsiders, who naturally look for a more substantial return upon their investments in a new country than would satisfy the Bank upon a similar investment of its own Capital. We have, however, nothing to apologize for. Our Bank premises are a sound investment, and yield a handsome return upon their book value. We expended during the year upon new premises \$248,851.67. The amount beyond the \$200,000 has been provided for out of the profits for the year. At the moment premises are under construction at Cranbrook, Kenora, Prince Albert, Wetaskiwin, South Woodslee and Humberstone.

The Shareholders of the Bank now number 1327, as compared with 1302 in 1909.

It will perhaps interest you to know that we have at the moment 102 branches and sub-branches, extending from Quebec to Victoria.

Our staff numbers 665, as compared with 589 in 1909.

RENEWAL OF BANK CHARTERS.

It was fully expected that the decennial revision of bank charters would have taken place during the recent session of the Dominion Parliament, but the demands of public business did not permit of this being done. The existing charters run until 1st July, 1911, so that it will be necessary to dispose of the matter during the course of the next session of Parliament. It is not expected that any radical changes will be made in the terms of the charters, unless in the direction of providing additional safeguards in the incorporation and establishment of new institutions.

Imperial Bank of Canada

NATIONAL DEVELOPMENT.

Taking the figures which appear in the returns of the Chartered Banks to the Dominion Government as an index of commercial development, we find that the total assets of these institutions have grown from \$951,053,557 in 1907 to \$1,182,850,000 in 1910 (30th April). The circulation of Bank Notes has grown from \$72,840,909 to \$78,776,000, and public deposits in Canada from \$574,588,438 to \$768,000,000. Current loans, representing for the greater part loans to merchants, manufacturers and agriculturists (irrespective of loans on stocks, bonds and debentures), have grown from \$586,149,738 in 1907 to \$638,000,000 in 1910 (30th April).

It is estimated by Government and railway officials that there is now under crop in the three Northwest Provinces no less than 14,850,000 acres, as compared with 12,465,237 acres in 1909. The total yield of agricultural products in these three Provinces in 1909 is valued at \$192,838,000. May we not reasonably look for a yield for 1910 of the value of \$225,000,000, and yet only six per cent. of the arable lands in these Provinces are under cultivation. Farm lands under cultivation in the three Provinces mentioned are valued by the statisticians at \$23 per acre. The cash value of these lands is, therefore, no less than \$341,550,000.

The value of the wheat harvest in the Northwest Provinces in 1909 was \$121,560,000, as against in the rest of the Dominion only \$19,760,000. On the other hand, the value of all field crops in Ontario for the same year was \$200,398,000, as compared with \$193,000,000 in the three Northwest Provinces. The field crops of Quebec and the Maritime Provinces yielded \$140,000,000. The eastern Provinces are, therefore, so far as the value of field crops is concerned, still considerably in advance of our great

Imperial Bank of Canada

West. The total value of the field crops of all Canada for 1909 was estimated at \$533,000,000, the product of 30,065,000 acres of cultivated land, as compared with \$432,500,000 in 1908, the product of 27,505,000 acres.

In 1909, over and above the value of agricultural products, fisheries yielded \$25,450,000, and minerals \$90,378,000, of which \$12,382,000 was the product of the silver mines of Cobalt. It is regrettable to note that the gold of British Columbia and the Yukon, and the bulk of the silver of Cobalt and British Columbia still find their way to the smelters, assay offices and mints of the United States, instead of being refined in Canada. Last year we exported of cattle and their products over \$51,000,000. Our total exports from all Canada were \$242,603,000, of which \$28,957,000 were manufactured goods, and our total imports \$298,206,000, of which \$186,172,545 were manufactured goods.

THE POPULATION.

The population of Canada, which was estimated at 7,145,040 in 1909, is now estimated as on 31st March, 1910, at 7,489,781, and it is to be noted that the increase by way of immigration consists in the main of the most desirable class of settlers.

I beg to move the adoption of the Report.

HON. ROBERT JAFFRAY, in rising to second the adoption of the report, said:—Mr. Chairman and Gentlemen,—I am sure that you would not excuse me if I were to make any lengthened remarks after the able, lucid and comprehensive remarks that have been made by our President. I shall only say that I think it would be in the interests of all of us to carefully study these figures, indicating, as they do, extraordinary development of our country's resources, and consider the possibilities that are ahead of us; you

Imperial Bank of Canada

can readily understand how this development and these possibilities impress themselves upon those that have to do with the banking interests of the country; they must prepare for expansion and fulfil their duty. I think so far it has been well done.

I am more and more impressed with the amount of work and with the able intelligence that has to be employed in managing the business of banking; the immense amount of cash turnover that there is in a bank is startling, and the accuracy, the ability and intelligence that has to be employed in extracting even a moderate profit out of these figures is something that we laymen can scarcely appreciate.

I would say that there is, perhaps, nothing that the management of this Bank deserves more credit for than the able selection of those who conduct the business of the Bank, and our President and those that are associated with him are most careful in that respect; and when the number of branches, the extent of territory that they cover and the vast extent of the business that has to be looked after are taken into account, one can appreciate the importance of a careful selection of those who are intrusted with the responsibility of management.

The business of banking is done upon very close figures and upon very liberal terms, so far as the customer is concerned, and calls for more than ordinary ability and constant application, if it is to be carried to a success.

I have very great pleasure in seconding the adoption of this report, which, I am sure, is satisfactory and gratifying to the Shareholders. (Applause.)

THE PRESIDENT.—Is there any gentleman who has any questions to ask? If not, I would beg to move, seconded by the Vice-President, that the report that has been read be adopted, printed and circulated amongst the Shareholders. (Carried.)

Imperial Bank of Canada

DR. SMITH.—Mr. President,—I have very great pleasure in moving: “That the thanks of the Shareholders are due and are hereby tendered to the President, Vice-President and Directors of the Bank for their services during the past year.”

MR. SEMPLE.—I have very much pleasure in seconding the motion.

The President put the motion which was carried unanimously.

THE PRESIDENT.—I shall give the junior member of the Board, Mr. Gage, an opportunity of supporting my thanks to the Shareholders for their resolution of confidence. Will Mr. Gage be good enough to do so?

MR. W. J. GAGE.—Mr. President and Gentlemen,—I scarcely think it is fair on the part of the President to ask the baby Director to support the resolution that has been presented. However, I have such implicit confidence in the President that I would go through any sort of torment or affliction that I might be called upon should he command. I want to say just in passing that I have now had the honour, and to me a very great honour, of experiencing several different relations to the Imperial Bank. First, as one of the clients of the Bank. For many years I have found the relation of customer to the Imperial Bank all that could be desired. Even when times were very, very bad and probably I was very undeserving, I found the Bank a true friend in need. I have also had the honour of having the relation to the Bank as a Shareholder. I am satisfied, wholly satisfied, with that relation, although, I remember, last year I pointed out, I think, to the President —(I would not dare now to make any suggestions of a similar character)—that it might save a great deal of trouble to the clerks and officials if that 11 per cent. dividend could be made a clean 12 per cent. (Laughter.)

Imperial Bank of Canada

And, now, the last position I consider the greatest honour of all, and, while I have not occupied that position very long, Mr. President, yet I want to thank my colleagues, and I want to thank the Shareholders, through them, for the honour conferred upon me as a Director. If I were called upon to make any confession (I see there are no newspaper men here), I would say this, in the presence of the Shareholders and Directors of the Imperial Bank, that there is no other Bank Board, with, perhaps, a single exception, in the Dominion of Canada at which I would consider it as high an honour to occupy a seat as that of the Imperial Bank. (Applause.) I say that deliberately. I say it with a full knowledge of what goes on, and I say it with a full knowledge of my implicit confidence in the Imperial Bank. Although tempted by many magnificent flotations and extraordinary finds, I want to say to you, gentlemen, for years any little saving I could gather up out of the paper business I have thought it most desirable and safest of all to place it in the Imperial Bank. (Applause.)

MR. WM. WHYTE (Winnipeg).—I have a motion to move, and before doing so I would like to say how pleased I am to be here. This is my first appearance at a meeting of the Imperial Bank since the honour was done me of electing me on the Directorate. I wish to take this opportunity of saying a word regarding the Annual Statement. I am sure it is most satisfactory. While as much money was, perhaps, not made as in the previous 12 months, yet there is something besides investing or loaning money, and that is to hold strong cash reserves, and everyone or anyone who has given attention to the report will see how strong the reserves of the Imperial Bank are. The President made reference to the development of the West and the need for investing and spending and loaning money there. I can testify to all the President has said in that respect; that great country of great natural resources is

Imperial Bank of Canada

simply on the fringe of development. The President stated only six per cent. of the total arable land was under cultivation. I think that is about right. Take the Province of Saskatchewan alone, between the 49th and 55th parallels, there are 90,000,000 acres of arable land, exclusive of water. I would not be at all surprised if within the next two decades the Province of Saskatchewan alone produced more wheat than is produced in the whole of the United States. I simply make that statement. I made it in New York when I was down there a month ago, and I had all the facts regarding the area of land and the average yield. Of course, every year the quantity of wheat produced in the United States is decreasing, its place being taken by corn; our area is increasing. If nothing happens to interfere with the progress and development that is being made now, it will only be a very short time when we will have many millions of people living in contentment and prosperity west of the Great Lakes.

The motion I have to make is that the thanks of the Shareholders be given to the General Manager, Assistant General Manager, Chief Inspector and the other officers of the Bank for their attention to the interests of the Bank and for the efficient performance of their respective duties.

MR. BOYLE.—I have much pleasure in seconding the motion made by Mr. Whyte.

The President put the motion, which was declared carried unanimously.

THE PRESIDENT.—I shall not monopolize too much of your valuable time, but must thank you, if only in a few words, for the compliment which you have paid the staff, and to assure you of our continued and deep interest—in fact, absorbing interest—in the welfare of the Institution. Our time and our talents and our reputations are all centred in the Imperial Bank, and I think the success of the Bank

Imperial Bank of Canada

is largely due to that circumstance. I thank you very sincerely. I will ask Mr. Hay to reply to this motion, but, in order that he may have time to prepare himself, I will ask Mr. Leslie, the worthy Manager of Winnipeg Branch, to say a few words. Mr. Leslie, you have been called upon, with Mr. Hay, to thank the meeting for a resolution indicating their appreciation of the interest which we have all taken in the Bank.

MR. LESLIE.—Mr. Chairman,—It is nearly 35 years ago, I think, since the Board granted me a commission to talk to the customers, but this is the first opportunity ever given to me to address the Shareholders. While I might be all right in the first capacity, I am not much more than a child in the latter, but I can assure you that in the West no bank stands higher for efficiency and capable management than the Imperial Bank. I think that each year that admiration increases. I think that our prosperity is largely due to the harmony existing between the President and General Manager. (Laughter.) In the West we don't know to whom to give the greatest credit. Gentlemen,—I thank you for allowing me to say these few words. (Applause.)

MR. E. HAY (Assistant General Manager).—I have also very much pleasure in acknowledging the thanks of the Shareholders and this kind vote of appreciation of our services.

THE PRESIDENT.—I see Mr. LeMesurier (Manager, Yonge and Queen, Toronto) here. Would you, on behalf of the Ontario Managers, say something?

MR. LEMESURIER.—I would like to be more prepared to make a speech than at present. I wish to thank the Shareholders very much for what they have said. I am sure we all appreciate it very much indeed.

THE PRESIDENT.—Mr. Rice is the head of our principal branch office. Will he say a few words?

Imperial Bank of Canada

MR. RICE.—I think, perhaps, I am one of the oldest members of the staff, having been here nearly 35 years, and, like Mr. Leslie, this is the first time I have had an opportunity of returning thanks to the Shareholders. I am sure that we are grateful for all the good things that have been said of us; and I think I may say, on behalf of the staff that there is, perhaps, no more loyal set of officers in any Institution in Canada than in our own Institution. I would like to take exception to our new Director suggesting that the dividend be made 12 per cent. I would like to suggest that you might make it 10 per cent. and apply the remainder to the Officers' Pension Fund. (Laughter.) I thank you, gentlemen, for your kindness.

MR. NAIRN.—Mr. President,—It is moved by myself, seconded by Mr. Lindsey, that the ballot box be now opened and remain open until two o'clock for the reception of ballot papers for the election of eleven Directors, the poll to be closed as soon as five minutes shall have elapsed without a vote being tendered.

MR. GEO. LINDSEY.—I have pleasure in seconding the motion.

The President put the motion, which was declared carried.

HON. R. TURNER.—Mr. President,—I have much pleasure in moving the following resolution: Moved by myself, seconded by Mr. Nordheimer: That the President do now leave the chair and that the Hon. Robert Jaffray take it.

MR. NORDHEIMER.—I have very much pleasure in seconding that resolution.

THE PRESIDENT.—Mr. Nordheimer has very much pleasure in seconding the resolution that I vacate the chair. I can only surmise the object of the resolution and have no objection to vacate the chair to my friend Senator Jaffray.

Imperial Bank of Canada

The President having left the chair, the same was taken by Hon. Mr. Jaffray.

MR. J. K. OSBORNE.—Gentlemen,—While the President is out of the chair I am going to offer for your adoption a motion in which you will all concur. I think you will all agree with me that much of the pleasure of a meeting of this kind depends upon the Chairman and the way in which he presents the various matters to an audience, and in Mr. Wilkie I think we have an ideal chairman. In addition to that, we have been in the habit of looking forward from year to year to the remarks made by Mr. Wilkie as President of this Bank, and there is always a great deal in his address which we can all use for our profit and benefit. I have great pleasure in moving, seconded by Mr. Paterson, that the thanks of the Bank are due and are hereby tendered to Mr. Wilkie for his able conduct in the chair this day.

REV. MR. PATERSON.—I have much pleasure in seconding the resolution, and I am quite sure that the evidence we have had of Mr. Wilkie's ability in the Chair to-day is one that is carried through his work all the year as Chairman of the Board and as President and General Manager, and that he works with perfect harmony, not only, as some gentleman said, with himself, but with all the members of the Board, and makes an able Chairman throughout the whole year. I have much pleasure in seconding the resolution.

HON. MR. JAFFRAY.—I am sure this motion will be carried with unanimity and enthusiasm. Is it your pleasure that this vote of thanks be tendered to the President? (The motion was carried, amid applause.)

MR. WILKIE.—Mr. Jaffray, Mr. Osborne, Mr. Paterson and Gentlemen,—I am exceedingly obliged to you. I appreciate this vote of thanks very much indeed, and I can

Imperial Bank of Canada

assure you that the task of being President of this Bank is rendered a very easy and very pleasant duty owing to my association with a body of enthusiastic Directors, who are always ready and anxious to do what they can to promote the interests of the Bank and your interests. It is made easy in that respect, and then, again, it is also made easy by the loyal support of the Staff of this Bank, who number, as I told you, over 600—nearly 700 men—quite a regiment; and I can tell you that each one of those is known to the head office, his character is known, his antecedents are known, his capacity and usefulness are known, and it is most gratifying to acknowledge the loyalty of this large Staff, distant, many of them, hundreds and thousands of miles away from a Head Office, which to many of them has but a visionary existence.

The resolution, let me repeat, is very much appreciated; all the more so as I can trace to those around me the elements that make my duties a pleasure. (Applause.)

The Scrutineers then reported the following Shareholders duly elected Directors for the ensuing year: Messrs. D. R. Wilkie, Hon. Robert Jaffray; Wm. Ramsay of Bowland, Stow, Scotland; Elias Rogers; J. Kerr Osborne; Peleg Howland; Wm. Whyte (Winnipeg); Cawthra Mulock; Hon. Richard Turner (Quebec); Wm. Hamilton Merritt, M.D. (St. Catharines); W. J. Gage.

I think, gentlemen, we are through as far as this meeting is concerned.

Meeting closed at 12.50 p.m.

At a subsequent meeting of the Directors, Mr. D. R. Wilkie was re-elected President, and the Hon. Robert Jaffray, Vice-President, for the ensuing year.

List of Shareholders
of the
Imperial Bank of Canada
APRIL 30th, 1910

List of Shareholders

of the

Imperial Bank of Canada

as on April 30th, 1910

SHARES - - \$100 EACH

Name	Address	No. of Shares
Abbott, Oscar C.....	Smith's Falls.....	5
Adams, W. A.....	Sault Ste. Marie.....	5
Adams, Mrs. Amy E.....	".....	10
Adams, Mrs. Martha E.....	Queenston.....	5
Aikins, J. A. M., K.C.....	Winnipeg.....	60
Aldwell, Thomas D., Estate.....	Southsea, England...	45
Alexander, William, Estate.....	Santa Barbara, Cal...	25
Allen, Mrs. Georgina C. and Mrs. Mary A. Allen.....	Newark, N.J.....	3
Amys, Arthur L.....	Preston.....	8
Anderson, Mrs. Ellen S.....	Ottawa.....	10
Anderson, Mrs. Dorothea S.....	".....	8
Anderson, Miss Emily L.....	Bridgeburg.....	25
Anderson, Thomas, in trust for Myriene Niles.....	Gores Landing.....	11
Anderson & Co., T. O.....	Toronto.....	7
Andrews, Miss Esther J. A.....	".....	13
Angus, Alex. F., in trust for Mrs. Jane A. Renny.....	Regina.....	20
Archbold, Rev. Francis H. W.....	Dublin, Ireland.....	5
Archer, Edward.....	Toronto.....	40
Archibald, C. B., Estate.....	Truro.....	16
Armbrust, Robert J.....	Chantler, Ont.....	1
Armour, E. Douglas, K.C.....	Toronto.....	36
Armstrong, Ernest R.....	Chico, Cal.....	9
Armstrong, Herbert W., M.D.....	Fergus.....	43
Armstrong, Mrs. Elizabeth.....	Whitby.....	8
Armstrong, Thomas, M.D.....	Toronto.....	10
Arnold, Miss Charlotte J., Estate.....	Parkstone, England..	15
Arnoldi, Frank, in trust for Mrs. E. P. Arnoldi.....	Toronto.....	14
Arthurs, Mrs. Anne J.....	".....	10
Arthurs, Mrs. Anne J., Trustee.....	".....	340
Athoe, William G.....	Ridgeway.....	10
Auld, Mrs. Christina M.....	Toronto.....	2
Austin, Albert W.....	".....	200

Imperial Bank of Canada

Backus, Mrs. Helen M.....	Ridgeway.....	1
Bagnani, Madame Florence R.....	London, Eng.....	70
Bain, George D.....	Hillsborough, N.B.....	40
Bain, John A.....	Pasqua, Sask.....	1
Bain, Mrs. Mary.....	Toronto.....	375
Baines, Mrs. Annie Z.....	".....	20
Baines, Allen, M.D.....	".....	50
Baines, Mrs. R. J. Ella.....	".....	39
Baker, Mrs. Bessie W.....	Kingston.....	1
Baldwin, Godfrey St. G., Estate.....	Toronto.....	14
Baldwin, Henry St. G.....	".....	25
Baldwin, Æmilius.....	".....	50
Baldwin, W. A., M.D., Estate.....	".....	62
Baldwin, C. M.....	".....	7
Baldwin, J. M.....	".....	6
Baldwin, L. H.....	".....	6
Baldwin, L. H., in trust.....	".....	6
Baldwin, J. B., M.D., Estate.....	".....	25
Ball, Miss Florence S.....	".....	20
Ball, Miss Louisa A.....	".....	20
Barr, Walter J.....	".....	33
Barrett, Mrs. Julia C.....	St. Catharines.....	5
Barrie, Mrs. Winnifred J.....	Toronto.....	30
Bartlett, Mrs. Janet B.....	Mt. Morris, N.Y.....	1
Barton, Charles F., and James Bicknell, in trust.....	Toronto.....	29
Bate, Newell, Estate.....	Ottawa.....	47
Bate, C. T., Estate.....	St. Catharines.....	120
Bate, Thomas B., Estate.....	".....	159
Bate, Miss Mary F.....	".....	15
Bates, James C.....	Toronto.....	41
Baxter, D. W.....	".....	25
Beatty, Mrs. Lillian M.....	".....	15
Beaty, John W.....	".....	20
Beck, Charles.....	Penetanguishene.....	56
Beemer, Frank, M.D.....	Toronto.....	20
Beeshy, J. A.....	Ridgeway.....	5
Bell, Mrs. Annie.....	Toronto.....	6
Bell, Miss Madeleine E.....	Hamilton.....	30
Bell, A. M., and Charles Bell, Trustees..	Halifax.....	2
Bell, Edwin.....	Toronto.....	10
Benjamin, Mrs. Henrietta.....	".....	1
Benson, Judge, Thomas M.....	Port Hope.....	42
Benson, Miss Clara C.....	".....	5
Benson, T. B. F.....	".....	8
Benson, Judge, Thomas M., and G. L. McCaul, Trustees.....	".....	25
Benson, Frederic A.....	".....	16
Benson, Miss Emily C.....	".....	6
Benson, James R., and James H. Inger- soll, Trustees.....	St. Catharines.....	12
Benson, Miss Susan E.....	".....	43

Imperial Bank of Canada

Bernhart, W. G., in trust.....	Galt.....	5
Berry, Mrs. Mary E.....	Walkerville.....	2
Berston, Mrs. Isadore V.....	Medina, N.Y.....	14
Bertie Lodge, No. 150, I.O.O.F.....	Ridgeway.....	5
Berwick, John W. R.....	Brooklyn, N.Y.....	3
Bethune, Rev. C. J. S., in trust.....	Guelph.....	100
Bethune, Miss Marion L.....	Toronto.....	22
Bethune, Miss Margaret V.....	".....	22
Bethune, H. J., Trustee.....	".....	35
Bethune, Miss Beatrice M.....	Guelph.....	26
Bevan, William.....	Niagara Falls, Ont.....	25
Bickell, William C.....	Quebec.....	4
Bicknell, Mrs. Minnie.....	Toronto.....	10
Bicknell, Mrs. May I.....	Hamilton.....	40
Bingham, Adams R.....	Aylmer, Ont.....	1
Bingham, Mrs. Emma K.....	".....	10
Bissell, Hezekiah.....	Boston, Mass.....	6
Bissonnette, Louis.....	St. Catharines.....	30
Blachford, Mrs. Ida E.....	Toronto.....	10
Black, A. H.....	Saskatoon.....	27
Black, A. T.....	New York.....	26
Black, J. C.....	Toronto.....	100
Black, Mrs. Henrietta.....	Cobourg.....	36
Black, Samuel G., Estate.....	Halifax.....	16
Blagborne, Mrs. Medora.....	Pelham.....	3
Blaklock, Mrs. Martha.....	Saranac Lake, N.Y.....	20
Blake, Mrs. Ethel M.....	Port Hope.....	5
Boeckh, Miss Margaret H., Estate.....	Toronto.....	7
Boomer, Henry C.....	".....	70
Boomer, Miss Jessie L.....	".....	16
Boomer, Miss Helen A.....	".....	16
Boomer, Miss Gertrude A.....	".....	24
Booth, William.....	".....	25
Boswell, A. R., K.C., Trustee.....	".....	15
Boswell, A. R., K.C., and G. F. Burton, Trustees.....	".....	12
Boswell, Mrs. Ella.....	".....	30
Boswell, Charles E. A.....	Quebec.....	10
Boswell, Andrew W.....	".....	10
Botsford, Miss Elizabeth.....	Toronto.....	5
Botterell, Mrs. Sarah.....	Quebec.....	125
Boulton, Mrs. Martha R., Executrix.....	Toronto.....	30
Box, Harry.....	Ridgeway.....	5
Box, Mrs. Jennie O.....	".....	3
Boyce, James G.....	Toronto.....	20
Boyd, Mrs. Harriet.....	".....	6
Boyd, John.....	".....	11
Boyd, Mrs. Ida I.....	".....	15
Boyle, Arthur.....	Niagara Falls, Ont.....	30
Bramley, Mrs. Lucinda C.....	St. Catharines.....	8
Brecken, Rev. Ralph, Estate.....	Toronto.....	75
Breckenridge, Mrs. Eleanore G.....	".....	50

Imperial Bank of Canada

Bright, Mrs. Alice M.....	Toronto.....	17
Brodie, Francis A., Trustee.....	Galt.....	5
Brodie, John L., Estate.....	Toronto.....	14
Broughall, Mrs. Helen C.....	".....	4
Brouse, Mitchell & Co.....	".....	20
Brown, Charles R.....	Calgary.....	20
Brown, Adam, W. F. McLaren, and H. E. McLaren, Trustees for Jean M. McLaren.....	Hamilton.....	8
Brown, George W.....	Toronto.....	22
Brown, F. D.....	".....	125
Brown, Miss Margaret M.....	".....	6
Brown, S. B.....	Spokane.....	24
Brown, V. E.....	Chicago.....	23
Brown, V. E., Trustee.....	".....	16
Bruce, Mrs. Margaret C.....	Racine, Wis.....	28
Brymner, Mrs. Georgie G.....	Cranbrook, B.C.....	23
Bryson, Miss Jean.....	Perth.....	15
Bryson, Miss Maggie.....	".....	15
Buck, G. Philip.....	Brantford.....	20
Buck, W. E.....	".....	20
Bull, Miss Kate E. M.....	Toronto.....	5
Bull, Edward, Estate.....	".....	32
Burgess, Ralph K.....	".....	150
Burland, G. B., Estate.....	Montreal.....	121
Burns, Gavin H., and F. B. Pemberton, Trustees.....	Victoria, B.C.....	44
Burns, Mrs. Margaret L.....	Toronto.....	5
Burritt, A. P.....	".....	40
Burton, Mrs. Maude.....	".....	5
Burton, George F.....	".....	15
Bydwell, Mrs. Elizabeth P.....	Montreal.....	2
Cadenhead, Mrs. Emma J.....	Kingston.....	8
Cadham, Joseph G.....	Niagara Falls.....	6
Cairns, Mrs. Katherine B.....	S. Haven, Mich.....	4
La Caisse d'Economie de Notre-Dame, in trust.....	Quebec.....	130
Calder, Robert W.....	Toronto.....	1
Caldwell, William, M.D.....	Peterborough.....	10
Cameron, Alfred B.....	Toronto.....	25
Cameron, Mrs. Selina.....	Grafton.....	20
Cameron, Miss Margaret.....	".....	5
Campbell, Donald.....	Thorold.....	12
Campbell, Mrs. Caroline J.....	Hamilton.....	20
Campbell, Miss Ruby C.....	".....	35
Campbell, Robert D.....	".....	20
Campbell, Robert, Estate.....	".....	40
Campbell, Mrs. Elizabeth.....	St. Catharines.....	17
Campbell, Miss Eleanor S.....	Toronto.....	2
Campbell, Mrs. Magdalene.....	".....	40

Imperial Bank of Canada

Campbell, C. S., H. G. Hopkirk, and Royal Trust Co., Trustees.....	Toronto.....	75
Canada Life Assurance Co.....	".....	597
Cant, Mrs. Emma A.....	".....	11
Cant, Joseph.....	".....	1
Carey, Mrs. Margaret.....	Hamilton.....	100
Carey, William, Estate.....	".....	25
Carleton, Hubert.....	Toronto.....	16
Carmichael, C. G.....	".....	10
Carnie, John.....	Paris, Ont.....	10
Carr, Miss Clara A.....	S. Bend, Indiana.....	5
Carr, Walter R.....	Toronto.....	5
Carruthers, Mrs. Louise.....	".....	14
Carswell, Robert.....	".....	95
Carter, C. H., Estate.....	Port Colborne.....	22
Carter, Mrs. Ellen E.....	".....	12
Case, Chas. A.....	St. Catharines.....	35
Cassels, Walter G. P.....	Ottawa.....	50
Cassels, R. S.....	Toronto.....	22
Cassels, W. Gibson.....	".....	90
Cassels, Son & Co.....	".....	1
Casseres, Benjamin D. G.....	Mandeville, Jamaica.....	10
Caven, Miss Jean.....	Toronto.....	6
Cawthra, Mrs. E. J., and W. H. Cawthra, in trust for Mrs. A. M. Adamson..	".....	25
Cawthra, Mrs. E. J., W. H. Cawthra, and Mrs. A. M. Adamson, in trust for Mrs. E. J. Cawthra.....	".....	15
Cawthra, Mrs. E. J.....	".....	10
Champion, Henry T.....	Winnipeg.....	6
Chantler, Elwood.....	Welland.....	16
Chapman, William.....	Toronto.....	5
Chase, Mrs. Margaret G.....	".....	10
Cheney, William G.....	Montreal.....	50
Cherry, Samuel J.....	Preston.....	50
Christopher, A. N., Estate.....	Ingersoll.....	28
Christopher, George.....	".....	6
Christopher, Mrs. Matilda.....	Los Angeles, Cal.....	43
Clarke, Mrs. Ada F. S.....	Wimborne, Dorset, England.....	67
Cleveland Trust Co.....	Cleveland, Ohio.....	12
Clogg, Mrs. Isabella E.....	St. Catharines.....	1
Coccola, Rev. Francis.....	Revelstoke.....	3
Cockshutt, Charles, Estate.....	Toronto.....	250
Cody, Rev. H. J.....	".....	45
Cody, Mrs. Florence L.....	".....	4
Collver, Mrs. Nessie.....	Stevensville.....	1
Colonial Investment and Loan Co.....	Toronto.....	350
Confederation Life Association.....	".....	35
Confederation Life Association, in trust.	".....	70
Cooch, A. C.....	".....	50

Imperial Bank of Canada

Cook, George E., in trust for Estate of George J. Cook.....	Toronto.....	120
Cook, John L., Estate.....	".....	572
Cook, Samuel.....	Port Colborne.....	12
Cooke, Mrs. Elizabeth.....	Uxbridge.....	12
Cooper, Mrs. Mary G., in trust.....	Balderson.....	20
Coppley, Miss Lottie.....	Hamilton.....	10
Corsar, Miss Lydia S.....	London, Eng.....	30
Coulthard, A. E.....	Peterborough.....	38
Coulthard, Mrs. Eva E.....	".....	27
Coulthard, Miss Sarah A.....	Oshawa.....	6
Coulthard, Mrs. Mary.....	".....	20
Coulthard, R. A.....	".....	5
Coulthard, W. W.....	Barrie.....	25
Cowdry, N. H.....	Waterford.....	15
Crane, Robert, Estate.....	Welland.....	30
Cranston, Mrs. Edith.....	Tempo, Ont.....	4
Crawford, Miss Sarah C.....	Toronto.....	22
Cream, Mrs. Rebecca J.....	Quebec.....	30
Cream, Miss Rachel.....	".....	32
Creelman, A. R., K.C.....	Montreal.....	50
Creelman, A. R., K.C., in trust.....	".....	15
Creelman, Miss Isobel M.....	".....	5
Creelman, Miss Marion D.....	".....	5
Creighton, Mrs. Margaret A.....	Toronto.....	10
Crewe, H.....	".....	12
Crocker, William.....	".....	110
Crooks, Willoughby.....	Montreal.....	5
Crookshanks, Mrs. Eliza S. M.....	Peterborough.....	3
Crowther, William C.....	Toronto.....	180
Crysler, Mrs. Catherine.....	St. Davids.....	3
Cunningham, Mrs. Frances B.....	Toronto.....	5
Currie, Mrs. Christina V., Estate.....	Port Perry.....	31
Cuthbert, Mrs. Estella.....	Derby, N.B.....	10
Cuthbert, Rev. Thomas H.....	".....	5
Dagleish, Thomas.....	Galt.....	5
Dalton, Mrs. Ophelia H.....	Toronto.....	16
Dalton, Miss Florence E.....	".....	6
Dalton, Charles C.....	".....	105
Dalton, Mrs. Emeline M., Estate.....	".....	16
Daly, Sir M. B., and E. G. Kenny, trustees for Mrs. M. C. Primrose.....	Halifax.....	10
Dalzell, Allie, in trust for Women's Hospital Aid Society.....	Galt.....	4
Danter, Miss Alice H.....	Toronto.....	5
Darlington, Josiah.....	".....	1
Darlington, Robert James.....	".....	13
Darlington, Fred.....	".....	3
Darlington, Edwin.....	".....	1
Davidson, Mrs. Florence I.....	St. Catharines.....	1
Davies, Mrs. Emma, Estate.....	Toronto.....	74

Imperial Bank of Canada

Dawson, Mrs. Elizabeth W.....	Toronto.....	5
Dean, A. C. H.....	".....	25
Dean, Percy H.....	".....	5
Delamere, Mrs. Grace.....	".....	70
De Long, Mrs. Annette S.....	Hamilton.....	5
Delorme, Leon.....	Duck Lake, Sask.....	6
Denison, Mrs. Mary.....	Port Colborne.....	12
Dennistoun, Mrs. Katherine A.....	Winnipeg.....	110
Dennistoun, Miss Elizabeth O.....	".....	82
Devine, Mrs. Mary A.....	Barrie.....	12
Dewey, Mrs. Sarah A. D.....	Niagara Falls.....	10
DeWitt, Mrs. Louisa B.....	Erie, Pa.....	62
DeWynter, James E. B.....	Toronto.....	10
Dickinson, Stephen C.....	Halsetown, Eng.....	2
Dimock, J. Wesley.....	Windsor, N.S.....	3
Disher, B. M., Estate.....	Ridgeway.....	42
Disher, W. B.....	".....	4
Disher, Merritt V.....	".....	9
Dixon, B. Homer, Estate.....	Toronto.....	137
Dixon, William, Estate.....	".....	15
Dodds, Mrs. Agathe.....	".....	10
Donald, Mrs. Elizabeth.....	".....	22
Doran, William L.....	Niagara Falls, Ont.....	16
Doty, Mrs. Margaret M.....	Oakville.....	16
Douglas, Mrs. Elizabeth B.....	Montreal.....	39
Doyle, Mrs. Susan.....	Charlottetown.....	15
Drennan, Miss Jennie G., M.D.....	Kingston.....	4
Drynau, Mrs. Jane A.....	Toronto.....	70
Dumble, Mrs. Hester A.....	".....	25
Dumble, John H., Estate.....	Cobourg.....	11
Dunbar, Mrs. Mary E.....	Ottawa.....	10
Dunbar, W. T.....	Dunbarton.....	5
Duncan, J. T., M.D.....	Toronto.....	5
Dunlop, John, A. C. Cumming and Alex. Robertson, in trust.....	Montreal.....	50
Dunnigan, F. J.....	Toronto.....	10
Dwyer, Mrs. Florence.....	".....	57
Dyment, Albert E.....	".....	80
Eastern Trust Co., trustees for Helen Kaulbach and Kate Moore.....	Halifax.....	6
Eastern Trust Co., trustees for Kate D. Jones.....	".....	1
Eberts, A. L.....	New York.....	160
Edgar, Mrs. Ruby T.....	Toronto.....	9
Edwards, Miss Amy M. A. R.....	Vancouver.....	41
Elliot, Miss Cynthia J.....	Toronto.....	25
Elliot, C. H.....	Belleville.....	67
Elliot, Miss Kate A., and Miss Annie K. Elliot.....	London, Ont.....	17
Elliot, Judge William, Estate.....	".....	80
Elliott, W. G., Estate.....	Brantford.....	50

Imperial Bank of Canada

Ellis, A. St. Geo., and Samuel Stover, Trustees.....	Windsor, Ont.....	15
Ellis, Mrs. Mary E.....	Toronto.....	5
Ellis, Stayner.....	".....	1
Ellison, Mrs. Hannah A.....	Chicago.....	12
Ellsworth, Mrs. Catharine M.....	Ridgeway.....	5
English, Mrs. Mary A.....	Quebec.....	25
Evans, Mrs. Jane.....	Bournemouth, Eng.....	20
Evans, Henry W.....	Toronto.....	20
Evans, Mrs. Emily E.....	".....	26
Evans, Geo. E.....	".....	7
Fair, Mrs. Mary J.....	Brantford.....	12
Fair, Thomas J.....	".....	2
Falls, Miss A. Elvira.....	Simcoe.....	9
Farmer, R. D.....	Fergus.....	15
Farmer, Mrs. Mary H.....	".....	5
Farncomb, Alfred, M.D.....	Newcastle, Ont.....	2
Farncomb, Thomas S., M.D.....	Trenton.....	20
Farncomb, Rev. Frederick E.....	Stayner.....	16
Farncomb, Rev. John.....	Toronto.....	7
Farncomb, Rev. William.....	".....	20
Farncomb, Miss Dorothea.....	".....	41
Farrell, Dominick.....	Halifax.....	550
Farrell, Miss Letitia.....	".....	125
Farrell, Miss Teresa.....	".....	125
Ferguson, John.....	Toronto.....	23
Ferguson, Mrs. Mary E.....	".....	197
Ferrie, Campbell.....	Hamilton.....	15
Ferrie, Mrs. Maud.....	".....	20
Field, Mrs. Isabel.....	Toronto.....	12
Field, John T.....	Cobourg.....	5
Filshie, A.....	Mount Forest.....	10
Fisher, Frank E.....	Detroit.....	15
Fisken, J. Kerr, in trust for Mrs. E. D. Fisken.....	Toronto.....	30
Fitton, H. W., in trust.....	Brantford.....	8
Fitton, H. W., and C. E. Fitton, Trustees.....	".....	12
Fitzgerald, E. G., in trust for Bathurst G. Molesworth.....	Toronto.....	25
FitzGibbon, Miss Mary A.....	".....	2
Fletcher, George F.....	Halifax.....	3
Fletcher, Miss Mary E.....	".....	10
Fletcher, Miss Annie.....	Boston.....	11
Forgie, J. G., in trust.....	Pembroke.....	50
Forlong, Miss E. S.....	Brampton.....	50
Forrest, John A., W.S.....	Edinburgh.....	20
Forster, Thomas, Estate.....	Toronto.....	18
Forster, J. W. L.....	".....	17
Foss, Miss May C.....	St. Thomas.....	40
Foster, C. C.....	Toronto.....	4
Foster, G. C.....	".....	3
Foster, Richard.....	Bowmanville.....	40

Imperial Bank of Canada

Foster, Wrightson.....	Orono, Ont.....	10
Foster, Miss Mary B.....	".....	2
Foster, Miss Elma A.....	".....	2
Foster, Miss Margaret V.....	".....	2
Foster, Miss Ellen M.....	Toronto.....	2
Foulds, Mrs. Mary.....	".....	120
Fowlds, Mrs. Mary V.....	Hastings.....	7
Fowlds, Miss Grace I.....	".....	1
Fowlds, Henry M.....	".....	23
Fowlds, Miss Louise V.....	".....	3
Fowlds, Miss Mary P.....	".....	2
Fraser, Miss Christina.....	Ottawa.....	5
Friel, Mrs. Hanah B.....	Chicago.....	7
Fuller, Miss Alice M.....	Toronto.....	35
Fuller, Miss Alice M., in trust.....	".....	1
Fuller, Miss Amy L.....	".....	5
Fuller, Mrs. Emma L.....	".....	39
Fuller, Miss Mary E.....	Hamilton.....	15
Furse, H. R.....	Toronto.....	5
Gage, W. J.....	Toronto.....	700
Gage, Cameron.....	Bartonville.....	25
Galt Hospital Trust.....	Galt.....	15
Gamble, Mrs. Anna.....	Toronto.....	6
Gamble, Miss Sarah.....	".....	20
Gates, H. G.....	Hamilton.....	7
Gates, George E.....	".....	20
Gates, Miss Clara.....	".....	1
Geggie, Mrs. Isabella M.....	Quebec.....	24
Geikie, Walter B., M.D.....	Toronto.....	25
George, Alfred W.....	Port Hope.....	5
Gerrie, Mrs. Carrie E.....	Chicago.....	4
Gibson, Mrs. Agnes E.....	Belleville.....	60
Gibson, Miss Margaret.....	Galt.....	8
Gilbert, M. A.....	St. Thomas.....	31
Gilchrist, Mrs. Agnes S.....	Toronto.....	5
Gillbard, Thomas, Estate.....	Cobourg.....	59
Gillbard, Mrs. Selina.....	".....	15
Gillespie, James.....	Picton, Ont.....	15
Gillies, Mrs. Isabel R.....	Hamilton.....	26
Gilmour, James H.....	Brockville.....	20
Glasgow, Mrs. Jane.....	Minneapolis.....	16
Glassco, A. W.....	Hamilton.....	8
Glassco, F. S.....	".....	10
Glennay, William.....	Oshawa.....	22
Glennay, William A.....	Harriston.....	4
Goldie, Alex. R., in trust for J. G. Goldie	Galt.....	5
Goldie, Alex. R., in trust for A. Gibson	".....	4
Goldie.....	".....	4
Goldie, Alex. R., executor estate of	".....	1
Nora Goldie.....	".....	33
Goldie, Mrs. Margaret.....	".....	33

Imperial Bank of Canada

Goldie, Miss Rebecca G.....	Galt.....	20
Gooch, R. N., Estate.....	Toronto.....	25
Goodall, James.....	".....	20
Goodall, Mrs. Marion.....	Cobalt.....	2
Gooderham, Henry.....	Toronto.....	50
Gooderham, Charles H., Estate.....	".....	77
Gooderham, Mrs. Margaret.....	".....	50
Gordon, Mrs. Janet P.....	".....	16
Gould, Isaac J.....	Uxbridge.....	60
Goulding, George, Estate.....	Toronto.....	70
Gourlay, Mrs. B. Annie.....	Dunnville.....	10
Gourlie, Herbert W.....	Toronto.....	5
Gow, James, Estate.....	Windsor, Ont.....	15
Gowans, John, Estate.....	Toronto.....	125
Grahame, Mrs. Jane M.....	".....	6
Grant, Alex. H.....	Salmon Lake, P.Q.....	4
Grant, MacCallum, Trustee.....	Halifax.....	10
Grasett, Henry J., and A. W. Grasett, Trustees for Mrs. H. G. Kingstone.....	Toronto.....	7
Grasett, Henry J., surviving Trustee....	".....	27
Grasett, Frederick LeM., M.D.....	".....	27
Grasett, Mrs. Jane S.....	".....	8
Grass, Mrs. Maria C.....	St. Catharines.....	7
Gray, John.....	Port Credit.....	25
Graydon, Miss Grace M.....	St. Catharines.....	5
Gregg, Rev. William, Estate.....	Toronto.....	11
Green-Armytage, Mrs. C. Ida.....	Fergus.....	56
Green, F. Hilton, and J. Travers Lewis, Trustees.....	Montreal.....	32
Griffin, Mrs. Ann.....	St. Thomas.....	25
Griffin, Mrs. Belle G.....	".....	5
Griffin, F. M.....	".....	32
Grindlay, Miss Ada.....	Fergus.....	1
Grist, Miss Mary L.....	Ottawa.....	26
Grist, Miss Amelia C.....	".....	26
Gundy, W. P.....	Toronto.....	10
Gunn, G. C., and A. M. Smart.....	London, Ont.....	20
Hadley, Henry.....	Verdun, P.Q.....	6
Hague, George.....	Montreal.....	26
Hale, Mrs. Louisa G.....	London, Ont.....	50
Hale, Jeffery.....	".....	7
Hale, Miss Frances A.....	Colemans Hatch, Eng.....	66
Hale, Miss Henrietta.....	".....	59
Hall, Miss Florence.....	Fergus.....	12
Hallam, John, Estate.....	Toronto.....	15
Hamill, W. J. H.....	St. Catharines.....	1
Hamilton, Charles R.....	Rossland.....	9
Hamilton, James.....	Port Colborne.....	40
Hamilton, Lachlan A.....	Lorne Park.....	10
Hamilton, Miss Isabella.....	Ottawa.....	44
Hamilton, Mrs. Nancy.....	Byng.....	3

Imperial Bank of Canada

Hamilton, Rev. H. F.....	Lennoxville.....	25
Hamilton, Rev. J. B.....	Dundas.....	25
Hamilton, Rt. Rev. Charles, D.D.....	Ottawa.....	30
Hamilton, John.....	Quebec.....	100
Hamilton, H. F., R. C. H. Cassels, and C. P. Dean, Trustees for Mrs. H. H. Longmore.....	Toronto.....	50
Hamilton, W. A.....	Fergus.....	25
Hamilton, Miss Ethel M.....	Denver, Col.....	6
Hamilton, Hon. Robt., Estate.....	Peterborough.....	16
Hamilton, Robert, Estate.....	Quebec.....	60
Hamilton, William J.....	Fort William.....	5
Hamilton, Charles A.....	Niagara Falls, Ont.....	1
Hamilton, Mrs. Mary.....	Port Colborne.....	2
Hamlin, Mrs. Elizabeth.....	Oshawa.....	25
Hamlin, R. S., Estate.....	".....	18
Hamlin, Reuben W.....	Glendora, Cal.....	50
Hand, Thomas W.....	Hamilton.....	10
Hanna, Hon. W. J.....	Toronto.....	75
Harcourt, Hon. Richard, in trust.....	Welland.....	37
Harcourt, William L.....	Brandon.....	10
Harcourt, F. W., surviving Trustee.....	Toronto.....	3
Hardie, Mrs. Maria G.....	Greenock, Scot.....	30
Hardison, George.....	Ridgeway.....	25
Hardy, Miss Kate A.....	Toronto.....	2
Harris, Rev. Elmore.....	".....	22
Harris, F. J.....	Hamilton.....	10
Harvey, Wm. C.....	Toronto.....	40
Hattie, R. M., and Hector McInnes, Trustees for Daisy G. Hattie.....	Halifax, N.S.....	10
Hattie, R. M., and Hector McInnes, Trustees for Louise B. Gue.....	".....	10
Haughey, Miss Mary.....	Richmond, England..	3
Haun, Mrs. Susie M.....	Ridgeway.....	5
Haun, James R., Estate.....	Port Colborne.....	6
Hawley, Miss Mary G.....	Belleville.....	22
Hay, Edward.....	Toronto.....	25
Hayes, Mrs. Ida E.....	Windsor, Ont.....	1
Heakes, S. R.....	Cobalt.....	50
Heintzman, George C.....	Toronto.....	42
Heintzman, Herman.....	".....	10
Helm, John.....	Port Hope.....	100
Henderson, Joseph.....	Toronto.....	10
Henderson, Charles.....	Marshville.....	7
Henderson & Small, in trust for Wilhel- mina Baldwin.....	Toronto.....	23
Henderson & Small, in trust.....	".....	61
Henderson & Small, for Baldwin Trust.	".....	75
Henderson & Small, in trust for R. R. Baldwin Estate.....	".....	30

Imperial Bank of Canada

Hendrie, John S., Wm. Hendrie, Geo M. Hendrie, and Henry Ledyard, in trust for Mrs. M. A. Maude Ledyard	Hamilton.....	2
Hendrie, John S., Wm. Hendrie, Geo. M. Hendrie and A. Douglas Braith- waite, in trust for Mrs. Marjory W. Braithwaite.....	"	5
Hendrie, John S., Wm. Hendrie and Geo. M. Hendrie, in trust for Miss Anne M. Hendrie.....	"	2
Hendrie, John S., Wm. Hendrie and Geo. M. Hendrie, in trust for Miss Phyllis M. C. Hendrie.....	"	2
Hendrie, John S.....	"	26
Hendrie, William.....	"	27
Hendrie, Mrs. Mary M., Wm. Hendrie, John S. Hendrie and Geo. M. Hen- drie, in trust for Murray Hendrie...	"	25
Henry, Mrs. Elizabeth.....	Toronto.....	31
Henry, Miss Jane.....	"	60
Henry, James, Estate.....	"	11
Henry, John, Estate.....	"	10
Hethrington, T. S.....	Quebec.....	200
Heward, George C., in trust.....	Toronto.....	31
Higgins, James D.....	"	5
Hill, Francis H.....	"	8
Hill, Lewis F.....	Dartmouth.....	31
Hill, Jas. N.....	New York.....	100
Hills, Rolland, Estate.....	Toronto.....	35
Hindson, William.....	Dunnville.....	5
Hipple, Ephraim.....	Beamsville.....	1
Hobson, Mrs. Margaret A.....	Wolfville, N.S.....	15
Hobson, Mrs. Fanny C.....	Welland.....	60
Hodgins, Frank E., Trustee.....	Toronto.....	15
Hogan, M. J.....	Port Colborne.....	300
Hogle, Mrs. Mercy.....	Bayside.....	5
Holland, Charles.....	Toronto.....	40
Holden, John.....	Ottawa.....	31
Holmes, Miss Georgina.....	Toronto.....	7
Holmes, Mrs. Fanny.....	"	2
Holmes, Wm. A.....	"	2
Holt, H. S.....	Montreal.....	200
Honsberger, Mrs. Elizabeth.....	S. Cayuga.....	2
Hopper, William, Estate.....	Cobourg.....	10
Hopper, Arthur E.....	"	4
Hopper, William H.....	"	19
Horne, Mrs. Grace.....	Saskatoon.....	20
Horse, Henry H.....	Kingston.....	31
Hoskin, John, President, and J. W. Langmuir, Managing Director, in trust.....	Toronto.....	10
Hoskin, Miss Mary.....	"	100

Imperial Bank of Canada

Hoskins, Miss Maggie.....	Toronto.....	9
Hoskins, Mrs. Mina.....	".....	11
Houghton, Miss Emma M., in trust....	".....	5
Houghton, E. B.....	".....	6
House, Lewis.....	Ridgeway.....	30
Howard, Theodore A.....	Aylmer, P.Q.....	5
Howe, Mrs. Florence M.....	Tilford, Surrey, Eng .	21
Howie, Mrs. Helen.....	Goderich.....	20
Howland, Mrs. Katharine.....	Toronto.....	10
Howland, Mrs. Edith A.....	".....	7
Howland, T. S.....	Kleinburg, Ont.....	10
Howland, W.....	".....	10
Howland, George W.....	Toronto.....	57
Howland, H. S., Sons & Co., Ltd.....	".....	372
Howland, Peleg.....	".....	62
Hudson, Mrs. Margaret J.....	St. Catharines.....	20
Hughes, Miss Ida M., and Mrs. Mary E. O'Connor, Trustees for Miss A. Camilla Hughes.....	Ottawa.....	20
Hughes, Miss A. Camilla.....	Toronto.....	46
Hughes, David, Jr.....	Port Colborne.....	5
Hutcheson, V. H. E.....	Toronto.....	60
Hutcheson, Mrs. Blanche E.....	Port Perry.....	10
Hutcheson, Miss Florence S., Estate....	Toronto.....	25
Imperial Trusts Company of Canada, in trust.....	Toronto.....	27
Ingersoll, J. H., and E. F. Dwyer, Trus- tees for Bertha W. Merritt and her Children.....	St. Catharines.....	16
Ingersoll, James H., surviving Trustee for Mrs. Mary B. Merritt.....	".....	16
Ingersoll, J. H., and W. H. Merritt, Trustees.....	".....	138
Inkster, Mrs. Alice G.....	London, Ont.....	2
Innes, William P.....	Simcoe.....	53
Innes, Charles E.....	".....	13
Innes, Mrs. Leila N.....	".....	5
Irish, Mark H.....	Toronto.....	40
Irish, Mrs. Jenny H.....	".....	50
Irving, Sir Emilius.....	".....	32
Irwin, Mrs. Isabel.....	Ottawa.....	80
Jack, A. M. & Son.....	Halifax, N.S.....	10
Jacks, Stuart G.....	Toronto.....	1
Jaffray, Hon. Robert.....	".....	190
Jaffray, Hon. Robert, and J. F. MacKay, in trust.....	".....	200
Jaffray, Mrs. Jane K., and H. T. Jaffray, Trustees.....	Galt.....	19
Jaffray, Cassels and Biggar.....	Toronto.....	2

Imperial Bank of Canada

Janes, Miss Erie Russell, Usufructuary Legatee.....	Cookshire, P.Q.....	2
Janes, Miss Mary F. Russell, Usufructuary Legatee.....	".....	2
Japp, Mrs. Betsy S., Estate.....	Shaldon, England.....	30
Jeffrey, S.....	Port Perry, Ont.....	20
Jenkinson, Edwin.....	Wexford.....	4
Jennings, Bernard, Estate.....	Toronto.....	22
Jennings, W. T., Estate.....	".....	37
Jennings, Miss Anna D.....	".....	2
Jephcott, William, Estate.....	".....	30
Johnson, Henry.....	Hastings.....	150
Johnson, Mrs. Louise H.....	Sackville, N.B.....	7
Johnston, Andrew.....	Stratford.....	33
Johnston, Mrs. Mary.....	Montreal.....	49
Johnston, Samuel.....	Toronto.....	12
Johnston, W. R.....	".....	75
Jones, Miss Williamina C. C.....	Quebec.....	10
Jones, Anson, Estate.....	Toronto.....	401
Jones, Clarkson.....	".....	58
Jones, Mrs. Margaret G.....	".....	25
Jones, C. A.....	Boston.....	4
Jordan, Mrs. Mary M.....	Halifax.....	5
Jordan, Rev. Louis H.....	Toronto.....	31
Jost, Edward, Estate.....	Halifax.....	7
Jost, Edward, Estate, No. 2 Account...	".....	1
Julian, Mrs. Sallie.....	New York.....	50
Kains, Robert.....	St. Thomas.....	15
Kane, Mrs. Jessie A.....	Toronto.....	30
Kaulbach, Ven. Archdeacon James A...	Truro, N.S.....	30
Kay, E. J.....	Montreal.....	5
Kay, Mrs. Margaret.....	Stratford.....	10
Kaye, E. G., and J. R. Campbell, Trustees for Mrs. Luke Norman.....	St. John, N.B.....	111
Keefer, Major W. Napier.....	Toronto.....	70
Keirstead, Mrs. Mary A.....	".....	10
Keith, D. S.....	".....	16
Keith, George E.....	".....	8
Kenaston, F. E.....	Minneapolis.....	20
Kendall, C. E.....	St. Catharines.....	10
Kenny, Edward G., and Joseph B. Kenny, Trustees for Margaret J. Kenny.....	Halifax, N.S.....	20
Kenrick, Frank B.....	Toronto.....	10
Kenrick, Mrs. Emma M., and Rev. Chas. B. Kenrick, Trustees.....	".....	25
Kernahan, Wm. Thomas.....	".....	10
Kerr, Miss Eliza.....	Galt.....	5
Kerr, Miss Margaret T.....	Toronto.....	20
Kerr, Mrs. Marion A.....	".....	13
Kettles, W. J.....	".....	5

Imperial Bank of Canada

Kidd, David.....	Hamilton.....	75
Kidd, Mrs. Rachel, Estate.....	".....	15
Kiely, William T., Estate.....	Toronto.....	400
Kilman, Alva H.....	Ridgeway.....	5
Kilvert, F. E., Agent, and M. C. Hart, Accountant, in trust.....	Toronto.....	10
King, E. A., Estate.....	Quebec.....	46
King, Charles.....	".....	200
King, Frank, M.D.....	St. Catharines.....	10
King, Sydney.....	St. Pacome, P.Q.....	46
King, Miss Emma.....	Quebec.....	31
King, Mrs. Grace.....	Toronto.....	25
King, Mrs. Marie C.....	St. Pacome, P.Q.....	92
Kingstone, F. W., in trust for Miss Harriet J. Kingstone.....	Toronto.....	6
Kingstone, F. W., and F. Asa Hall, Trustees S. G. Wood Settlement...	".....	10
Kinley, Mrs. Christina.....	Ridgeway.....	5
Kinnard, J. D.....	Port Colborne.....	11
Kirkpatrick, George B.....	Toronto.....	20
Kirkpatrick, A. M. M.....	".....	5
Kirkpatrick, George R. F.....	Edmonton.....	5
Kirkpatrick, Rev. F. G.....	Tweed.....	6
Kittson, Mrs. Alice H.....	Hamilton.....	12
Knowlton, W. H.....	Toronto.....	19
Kyle, Mrs. Mary J.....	".....	65
Kynoch, Mrs. Josephine.....	Galt.....	43
Laidlaw, John B.....	Toronto.....	20
Lally, Miss Constance.....	Victoria.....	64
Lally, Miss Maude A. L.....	New York.....	11
Lamb, Miss Katherine.....	Toronto.....	8
Lanceley, Miss Carrie E.....	".....	5
Lang, Miss Marion M.....	".....	10
Langmuir, Mrs. Georgina H.....	".....	3
Lash, Z. A., K.C., and John Osborne, Trustees for Mrs. Jessie Osborne...	".....	129
Lawler, Miss Elizabeth G.....	".....	156
Lawler, Miss Annie L.....	".....	134
Lawler, Rev. E. B., Estate.....	".....	10
Lawrence, J. Willson.....	".....	5
Lawrence, Mrs. Marie E.....	".....	40
Lawrence, Mrs. Jane.....	Quebec.....	17
Lawrence, G. W., Estate.....	Stratford.....	30
Layton, Mrs. Mary.....	Toronto.....	11
Leach, Hugh.....	".....	12
Leadlay, Mrs. Frances E.....	".....	15
Leadlay, Percy.....	".....	5
Lefroy, E. B., and H. B., Trustees.....	".....	25
Lefroy, H. B.....	".....	5
Leith, Mrs. Mary E. H.....	".....	7
LeMesurier, G. G.....	".....	10

Imperial Bank of Canada

LeMoine, Emma R., Estate.....	Quebec.....	7
LeMoine, Alex., Estate.....	".....	7
Lendrum, Mrs. Kathleen A.....	Revelstoke.....	30
Lennard, Harry, in trust.....	Dundas.....	12
Lennard, Mrs. Phoebe L.....	".....	12
Leonard, W. H.....	Port Perry.....	35
Leslie, N. G., in trust for Eric W. M. James.....	Winnipeg.....	17
Leslie, Mrs. Sarah.....	Hamilton.....	25
Lester, Thomas W.....	".....	10
Lewin, Rev. William.....	Kingston.....	20
Lewis, William F.....	Toronto.....	20
Lewis, J. Travers, D.C.L.....	Ottawa.....	40
Lewis, William Jarrett.....	Halifax.....	315
Lewis, Miss Ethel G.....	Ryde, Isle of Wight..	21
Lewis, Ernest H.....	Halifax.....	20
Lightbody, Mrs. Jennie.....	Fergus.....	5
Lingham, Mrs. Esther.....	Belleville.....	30
Lingwood, Miss Maude E.....	Hartford, Conn.....	2
Little, Miss May.....	Toronto.....	5
Lockhart, R. R., in trust.....	".....	5
Logan, F. G.....	Pickering.....	16
Long, Thomas.....	Toronto.....	400
Louis, Daniel.....	Quebec.....	50
Love, Miss Lilian.....	Toronto.....	4
Love, H. H.....	".....	46
Love, Henry G.....	".....	115
Love, Mrs. M. A.....	Quebec.....	5
Love, Rev. A. T.....	".....	1
Love, Mrs. Elizabeth A.....	St. Thomas.....	8
Lovell, Jas. S., Trustee.....	Toronto.....	15
Lovering, Henry L.....	Coldwater.....	10
Lummis, W. D.....	Toronto.....	50
Lundy, John J.....	Peterborough.....	25
Macartney, Alfred T., Estate.....	Dunnville.....	3
Macdonald, Mrs. Margaret.....	".....	12
Macdonald, Francis E., H. H. Cook, and James S. Lovell, Trustees.....	Toronto.....	95
Macdonald, Mrs. Jessie.....	Hamilton.....	20
Macdonald, Miss Ellen.....	".....	50
Macgachen, A. F. D.....	Winnipeg.....	20
Macgregor, Mrs. Kate B.....	Hamilton.....	4
Macgregor, Mrs. Mary A.....	Chatham, Ont.....	8
Macintosh, J. A.....	Toronto.....	25
Mackenzie, Alexander J.....	Sarnia.....	25
Mackenzie, Charles.....	".....	4
Mackenzie, John.....	Winnipeg.....	30
Mackenzie, J. M.....	Toronto.....	20
Mackenzie, John J.....	".....	2
Mackenzie, Mrs. Agnes.....	Sarnia.....	10
Macklin, William.....	Stratford.....	5

Imperial Bank of Canada

Maclaren, Mrs. Mary E., Estate.....	Toronto.....	10
Maclean, Mrs. Jennie G.....	".....	10
Macmahon, H. W.....	".....	10
MacMurchy, Angus.....	".....	3
Main, Miss Jean.....	Hamilton.....	3
Malloch, Mrs. Olive C. E.....	Toronto.....	7
Malone, James, Estate.....	".....	10
Manby, Mrs. Sophia M.....	Niagara Falls, Ont....	15
Manning, Alexander, Estate.....	Toronto.....	30
Manning, P. A.....	".....	7
Manufacturers Life Insurance Co.....	".....	241
Mara, H. S.....	".....	85
Marsh, F. H.....	Montreal.....	5
Martin, E. K. C., and D. R. C. Martin, Trustees for Ethel M. S. Baldwin...	Hamilton.....	25
Martin, E. K. C., and D. R. C. Martin, Trustees for Amy L. T. DuMoulin...	".....	25
Martin, E. K. C., and D. R. C. Martin, Trustees for Mary C. O'D. Luxton.	".....	25
Martin, Mrs. Mabel F.....	".....	15
Martin, F. J. S.....	Sault Ste. Marie.....	25
Martin, J. S.....	Toronto.....	20
Martin, A. R.....	".....	1
Massey, John, Manager, and W. Cecil Lee, Treasurer, in trust.....	".....	87
Massey, Mrs. Susie Maria D.....	".....	92
Massey, Mrs. Susie Maria D., in trust for Madeline and Dorothy Massey.	".....	6
Massey, Mrs. Susie D., Trustee.....	".....	56
Massey, C. D.....	".....	100
Massey, C. V.....	".....	25
Matheson, Hon. A. J.....	Perth.....	37
Matthews, Mrs. Annie J.....	Toronto.....	65
Matthews, Wilmot D.....	".....	70
Maude, Frederick S. A.....	Bournemouth, Eng..	15
Maughan, Nicholas, Estate.....	Toronto.....	8
Mauzy, Richard B., M.D.....	Memphis, Tenn.....	10
Meighen, Mrs. Letitia B.....	Perth.....	12
Merrick, Mrs. Amanda.....	Berthier En Haut....	8
Merritt, Thomas R., Estate.....	St. Catharines.....	537
Merritt, William Ingersoll.....	London, Eng.....	166
Merritt, Mrs. Ethel S.....	Peterborough.....	5
Merritt, Miss Emily L.....	Toronto.....	60
Merritt, Miss Catherine N.....	".....	60
Merritt, Mrs. Amy J.....	St. Catharines.....	10
Merritt, W. H., M.D.....	".....	698
Meston, Miss Margaret.....	Hamilton.....	11
Methodist Church.....	Toronto.....	22
Méthot, Edouard W.....	Quebec.....	160
Mickle, Miss Sara.....	Toronto.....	7
Middlemiss, Mrs. Margaret.....	Galt.....	5
Miller, Frederick F.....	Napanee.....	7

Imperial Bank of Canada

Miller, Mrs. Marietta, Estate.....	St. Catharines.....	60
Miller, Mrs. Amy A.....	".....	15
Miller, Mrs. Pauline C. Lash.....	Toronto.....	40
Milne, Alex.....	Winnipeg.....	40
Mitchell, Mrs. Mary B.....	Macoun, Sask.....	17
Mitchell, W. A.....	Toronto.....	160
Mitchell, Miss Marguerite.....	Brandon.....	2
Mitchell, C. C.....	".....	2
Mitchell, J. S.....	".....	2
Mitchell, J. C. P.....	".....	2
Moblo, Mrs. Jane A.....	Dunnville.....	12
Moffat, Mrs. Margaret B.....	Toronto.....	50
Molesworth, Mrs. Bathurst G.....	".....	30
Molson, F. W., J. D. Molson and E. P. Winslow.....	Montreal.....	40
Moncrieff, Mrs. Isabella.....	Petrolia.....	5
Monk, Mrs. Rosamond P.....	Toronto.....	10
Monro, James.....	Dunfermline, Scot.....	10
Monteith, Hon. Nelson.....	Stratford.....	10
Montgomery, Miss Elizabeth F.....	Cobourg.....	27
Montgomery, William.....	Grimsby.....	6
Montizambert, Mrs. Mary J.....	Ottawa.....	200
Montreal City and District Savings Bank	Montreal.....	285
Moodie, Miss Jean.....	Hamilton.....	8
Moor, Joshua C.....	Toronto.....	10
Moore, James J.....	Ridgeway.....	2
Moore, Mrs. Isabell.....	St. Thomas.....	9
Morgan, Joseph.....	Walkerton.....	5
Morin, James E., Estate.....	Welland.....	78
Morris, Hon. Alexander, Estate.....	Toronto.....	180
Morris, Hon. James, Estate for Mrs. M. W. Harman.....	".....	30
Morris, Hon. James, Estate for Mrs. H. E. Spragge.....	".....	30
Morris, Miss A. Eleonora.....	Wantage, Eng.....	1
Morris, Miss Christine V. K.....	Toronto.....	18
Morris, M.....	Winnipeg.....	20
Morris, Alex. C.....	Toronto.....	9
Morris, Edmund M.....	".....	8
Morris, James, and W. H. Collins, in trust for H. W. Mussen.....	Collingwood.....	6
Morris, Wm.....	Toronto.....	12
Morris, R. C.....	London, Eng.....	7
Morrison, Mrs. Genevieve M. L.....	Toronto.....	12
Morrissey, Michael.....	Cobalt.....	2
Morrow, Mrs. Rebecca M.....	Ingersoll.....	10
Morrow, Mrs. May.....	Mitchell.....	5
Morse, Mrs. Elizabeth.....	Toronto.....	13
Mortimer, C. H.....	".....	20
Mortimer, Mrs. Alicia G.....	".....	2
Moyer, Mrs. Margaret.....	Didsbury, Alta.....	1
Muir, Alexander, Estate.....	Port Dalhousie.....	32

Imperial Bank of Canada

Muir, Gordon P.....	Maple Creek, Sask.....	8
Muir, John A.....	Port Dalhousie.....	4
Muir, Miss Helen.....	St. Catharines.....	31
Muir, Miss Janet F.....	Port Dalhousie.....	8
Muir, Wm. C.....	New York.....	4
Muir, Wm. C., and R. M. Muir, trustees for Della W. Halliday.....	".....	8
Mulock, Cawthra.....	Toronto.....	500
Mulock, Mrs. Adèle B.....	".....	35
Mulock, Lady Sarah E. C.....	".....	5
Munro, Miss Frances.....	Morrisburg.....	6
Munro, Mrs. Jean.....	Paris, France.....	26
Murray, Mrs. Ellen M.....	Buckingham.....	37
Murray, James, Estate.....	St. Catharines.....	125
McAndrew, Miss Annie M.....	Toronto.....	42
McAndrew, Miss Jane.....	".....	52
McAndrew, Daniel H.....	Renfrew.....	9
McAuliff, M.....	Welland.....	85
McCalla, Mrs. Maria S.....	St. Catharines.....	50
McCallum, Mrs. Emma.....	Cobourg.....	10
McCarthy, Mrs. Agnes E.....	Toronto.....	41
McConkey, Mrs. M. J.....	".....	15
McConnell, J. H., M.D.....	".....	14
McCuaig, Mrs. Emma M., in trust.....	Montreal.....	8
McCulloch, Hugh, Jr.....	Galt.....	200
McCulloch, Mrs. Louise L.....	".....	6
McCulloch, R. O., in trust.....	".....	6
McCurdy, Thomas H.....	Stratford.....	5
McDonagh, John, Estate.....	Thorold.....	36
McDonald, Mrs. Elleanor C.....	Port Qu'Appelle.....	27
McDonald, Donald H.....	".....	20
McDonough, William, Estate.....	London.....	18
McFall, Arthur A.....	Bolton.....	50
McGillivray, Donald.....	Port Colborne.....	112
McGillivray, John, Estate.....	".....	50
McHattie, Laurence L.....	Calgary.....	2
McIntosh, Mrs. Elizabeth.....	Lindsay.....	4
McKay, Mark S.....	Galt.....	10
McLachlin, H. F.....	Arnprior.....	50
McLachlin, Claude, Estate.....	".....	50
McLaren, Archibald K.....	Hood River, Oregon.....	8
McLaren, Frederick G.....	Hamilton.....	10
McLaren, George H.....	".....	10
McLaren, Richard J.....	".....	10
McLean, Miss Violet M.....	Belleville.....	2
McLenaghan, James.....	Toronto.....	200
McMartin, John.....	Toronto.....	115
McMeekin, Rev. Henry, LL.D.....	Ottawa.....	2
McMurray, W. J.....	Niagara Falls, Ont.....	5
McNaught, Thomas.....	Toronto.....	10
McNeill, H. S.....	".....	12
McRitchie, Rev. George.....	Ottawa.....	25

Imperial Bank of Canada

Nairn, Alexander.....	Toronto.....	21
Nairn, Mrs. Elizabeth C.....	".....	6
National Life Assurance Co. of Canada.....	".....	400
National Trust Co., Limited.....	".....	246
Nattress, Mrs. Julia.....	".....	20
Neelon, Mrs. Louisa L.....	St. Catharines.....	3
Neff, James B., M.D.....	Port Colborne.....	15
Neilson, Alexander, Estate.....	Brown's Corners.....	50
Neilson, James.....	Scarboro.....	50
Neilson, John.....	".....	50
Nelles, T. R., Executor.....	Simcoe.....	15
Nelson, Mrs. Emily.....	Toronto.....	30
Newbigging, Lt.-Col. R. G., Estate.....	".....	16
Nicholls, Mrs. Jessie E., in trust for Lorna Nicholls.....	Winnipeg.....	10
Nicol, Mrs. Jane.....	Toronto.....	3
Nicolson, Mrs. Florence E.....	Greenock, Scot.....	30
Nordheimer, Samuel.....	Toronto.....	90
North American Life Assurance. Co.....	".....	320
Northway, John.....	".....	185
Northway, John, in trust.....	".....	100
Northway, John A.....	".....	20
Nunns, Mrs. Mary F.....	Calgary.....	2
O'Brien, James.....	Welland.....	52
O'Brien, Henry, K.C.....	Toronto.....	40
O'Bryan, Joseph S.....	Halifax.....	12
Odlum, Miss Eleanor D., and Miss Helen E. Odlum.....	St. Catharines.....	5
Ogden, Lyndhurst.....	Toronto.....	20
O'Hara, Miss Gertrude.....	".....	20
O'Hara, Miss Mary.....	".....	30
O'Hara, Mrs. Maria S.....	Ottawa.....	10
Oille, Miss Elizabeth.....	St. Catharines.....	1
Olmsted, Mrs. Edith H.....	Hamilton.....	35
O'Neill, Miss Mary J.....	Port Colborne.....	5
Ontario Loan and Savings Co.....	Oshawa.....	50
O'Reilly, Miss Elizabeth J.....	Hamilton.....	40
O'Reilly, E. B., M.D.....	".....	25
O'Reilly, Charles, M.D.....	Toronto.....	45
Orr, J. O., M.D.....	".....	5
Osborne, James Kerr.....	".....	225
Osborne, J. B., Estate.....	".....	100
Osborne, Miss Annie B.....	Hamilton.....	61
Osborne, Mrs. Anne B.....	".....	10
Osborne, Mrs. Henrietta L.....	".....	10
Osler, E. B., M.P.....	Toronto.....	200
Osler, F. G., E. F. Osler, H. F. Osler, W. L. Matthews and G. S. Gibbons, Trustees.....	".....	200
Osler, William, M.D.....	Oxford, Eng.....	175
Osler, Mrs. Lily M.....	Toronto.....	20

Imperial Bank of Canada

Oxley, Mrs. Annabella, Estate.....	Toronto.....	2
Oxley, F. Beresford.....	Halifax.....	4
Oxley, F. H., and W. F. Parker, Trustees.....	".....	16
Packard, Mrs. Margaret E.....	Rehoboth, Mass.....	5
Paget, Very Rev. Edward C.....	Calgary.....	3
Paisley, Mrs. Louise F.....	Sackville, N.B.....	2
Paisley, Herbert F. S.....	".....	1
Parker, Mrs. Fanny H.....	Dartmouth, N.S.....	57
Parker, Miss Fanny A.....	".....	10
Parker, Hon. Daniel McN., Estate.....	".....	12
Parker, William F.....	Wolfville, N.S.....	17
Parker, Miss Catharine G.....	Dunster, England.....	4
Parker, John T.....	Toronto.....	15
Paterson, Rev. T. W., D. R. Wilkie, and J. H. Paterson, Trustees for Child- ren of C. W. Paterson.....	".....	12
Paterson, Rev. T. W., D. R. Wilkie, and J. H. Paterson, Trustees for Mrs. Emily Winstanley.....	".....	10
Paterson, Rev. T. W., D. R. Wilkie, and J. H. Paterson, Trustees for Miss Mary L. Paterson.....	".....	10
Paterson, Rev. T. W., D. R. Wilkie, and J. H. Paterson, Trustees for Mrs. Elizabeth Roger.....	".....	10
Paterson, Rev. T. W.....	".....	40
Paterson, Mrs. Florence I.....	".....	24
Paterson, Mrs. Florence I., in trust.....	".....	8
Paterson, Mrs. Mary.....	St. Catharines.....	9
Paterson, J. Harry.....	Toronto.....	75
Paton, Robert.....	Barrie.....	10
Patton, Francis L.....	Winnipeg.....	10
Peirce, Miss Annie V.....	Georgetown.....	6
Pengelly, Henry.....	Cobourg.....	15
Pentland, Mrs. Constance L.....	Calgary.....	14
Penton, Miss Bessie B.....	Halifax.....	10
Peregrine, Miss Etta.....	Galt.....	2
Peregrine, Miss Elsie R.....	".....	2
Peregrine, Miss H. May.....	".....	2
Peregrine, Miss Louise.....	".....	2
Perks, Mrs. Iola H.....	Fergus.....	5
Perley, Mrs. Annie H.....	Ottawa.....	100
Perry, Mrs. Jennie B.....	St. Catharines.....	6
Peterson, Miss Jane.....	Baltimore, Md.....	10
Pew, Mrs. Ella V.....	Chicago.....	13
Philip, Mrs. Ruth.....	Galt.....	15
Philip, William.....	".....	3
Phillips, Robert.....	Fergus.....	5
Philp, James.....	Newcastle.....	10
Phoenix Insurance Co.....	Hartford, Conn.....	343

Imperial Bank of Canada

Pipon, Mrs. Maude M.	Toronto	60
Pontifex, Bryan	"	5
Poole, Henry S.	Halifax	9
Porritt, Frederick R., and Herbert T.		
Porritt, trustees	Barrie	15
Porritt, Frederick R.	"	10
Potter, Ralph	Toronto	5
Pound, Isaac L.	Ridgeway	5
Powell, C. Berkeley	Ottawa	80
Pratt, Thomas H.	Hamilton	10
Pratt, Rodman	Wolfville, N.S.	5
Prime & Rankin, Ltd.	Toronto	30
Prince, Mrs. Charlotte	"	10
Pringle, R. R., Estate	Cobourg	17
Pritchard, James Stuart	Gravenhurst	6
Pugsley, John	Toronto	50
Quarry, Mrs. Annie A.	Sandwich, Ont.	8
Radley, Mrs. Elizabeth J.	Toronto	60
Rae, Robert	Sarnia	10
Raikes, George	Barrie	5
Raikes, Miss Georgina	"	21
Raikes, Miss Fanny	"	32
Raikes, Richard, M.D.	Midland	5
Ramsay, William	Stow, Scotland	1945
Ramsey, J. G.	Toronto	125
Rankin, Alex.	"	20
Rankin, Miss Elizabeth	St. Catharines	12
Ray, Mrs. Maggie	Lindsay, Oklahoma	7
Raymer, Mrs. Mary A.	Manhattan Beach, Cal.	20
Rayner, Mrs. Ethel E.	Auckland, N.Z.	61
Rector and Wardens of Trinity Church	Galt	17
Reeb, John, Estate	Port Colborne	12
Reed, Miss Maria C. S.	Denver	1
Reilly, Miss Margaret J.	Esquesing	5
Reynolds, Mrs. Ella F.	Winnipeg	26
Ricardo, Mrs. Drusilla, Estate	Vernon, B.C.	10
Rice, O. F.	Toronto	52
Rice, Mrs. Adelaide	Detroit	20
Richardson, Mrs. Frances W.	St. Catharines	10
Richardson, Mrs. Catherine	Quebec	11
Richardson, Mrs. A. M., Estate	Montreal	2
Richardson, Samuel, M.D., Estate	"	40
Richardson, Mrs. Eliza A.	Ingersoll	5
Rittenhouse, Mrs. Justina	Beamsville	12
Roach, Miss Louisa	Hamilton	26
Robarts, Mrs. Louisa J.	Cobalt	6
Roberts, Miss Mary	Niagara Falls	16
Robertson, Miss Marguerite	St. Catharines	2
Robertson, A. G., in trust for Mrs. Eleanor M. Robertson	Toronto	8

Imperial Bank of Canada

Robertson, W. J.	St. Catharines	4
Robertson, Mrs. Margaret K.	"	3
Robertson, J. S.	St. Thomas	1
Robinson, Fred	Revelstoke	100
Robinson, Mrs. Harriet E.	Barrie	7
Robinson, Mrs. Mary A.	Peterboro	2
Robinson, Mrs. Lydia A. E.	Hamilton	50
Robinson, W. A.	"	32
Robinson, Sarah, Estate	Toronto	80
Roddick, Mrs. Mary	Cobourg	8
Rodgers, Miss Jessie	North Bay	11
Roe Buck, Mrs. Mary E.	Cobourg	16
Rogers, Albert S.	Toronto	7
Rogers, Elias	"	257
Rogers, Mrs. Annie E.	Welland	41
Rogers, Mrs. Eleanor M.	Littleton, Col.	21
Rogers, Miss Mary	Toronto	3
Rogers, Mrs. Mary E.	"	10
Rogers, Miss Rachel S.	Merritton	1
Rohleder, Frederick	Berlin, Ont.	11
Rolph, Joseph T.	Toronto	11
Roper, Mrs. Fanny E.	New York	26
Rosebrugh, Mrs. Jessie W.	Toronto	1
Ross, Mrs. Harriet A., Executrix	Quebec	23
Ross, Mrs. Margaret	Port Robinson	7
Ross, Robert	Lindsay	15
Ross, Mrs. Christina B.	"	10
Ross, Mrs. Charlotte W.	Whitemouth, Man.	5
Ross, Mrs. Josephine M.	Toronto	15
Ross, Walter	Kenora	50
Rounthwaite, Miss Elizabeth M.	Toronto	26
Royal Trust Co., Trustees for Dorothy Gordon Brown, Edmund Herbert Gordon Brown, and Evelyn Gordon Brown	Ottawa	2
Rudolf, Mrs. Edna H.	Brookline, Mass.	10
Rumsey, Miss Melia	Ingersoll	5
Rumsey, A., Estate	St. Marys	10
Russ, Mrs. Anna	Beamsville	1
Russel, W. B.	Toronto	100
Russell, Lindsay, and Hugh F. Mc- Lachlin, Trustees for Mrs. Harriet Russell	Arnprior	57
Rutledge, Mrs. Louisa	Toronto	12
Ryan, Hugh, Estate	"	450
Ryan, Patrick F.	Ridgeway	10
Ryerson, Mrs. Mary A.	Toronto	156
Saunders, A.	London, England	100
Saunders, E., Manager, in trust	Toronto	8
Sawle, Mrs. Clara	Athabasca Landing	5
Scarff, H. W.	Fonthill	11

Imperial Bank of Canada

Scarth, J. F., and C. G. Scarth, in trust.	Toronto.....	10
Scholfield, Mrs. Rebecca, Estate.....	Port Colborne.....	12
Scoley, E. K.....	Toronto.....	6
Scoley, Mrs. Louisa.....	".....	50
Scott, Mrs. Mary E.....	".....	29
Scott, C. S., Vice-President, and C. W. Cartwright, Manager, in trust for the Landed Banking and Loan Co.....	Hamilton.....	220
Scott, Miss Katharine S.....	Toronto.....	80
Scott, J. C.....	".....	100
Scott, James.....	".....	30
Scott, Robert F.....	".....	2
Scott, Mrs. Jessie.....	".....	39
Scott, Robert F., and James Scott, Trustees for Miss Catherine Scott..	".....	9
Scott, Robert F., and B. E. Bull, in trust.....	".....	8
Scott & Walmsley.....	".....	50
Scott & Walmsley, in trust.....	".....	136
Seagram, E. F., in trust.....	Galt.....	75
Secord, S. W.....	St. Catharines.....	10
Secord, S. W., and H. C. Secord, Trus- tees.....	".....	10
Secord, Mrs. Mary E.....	".....	5
Semple, Mrs. Margaret.....	Toronto.....	6
Semple, Andrew.....	".....	32
Semple, Robert.....	Beeton, Ont.....	9
Semple, Miss Mabel A.....	Toronto.....	4
Shantz, Mrs. Catherine.....	Berlin, Ont.....	1
Sherrin, G. A.....	Dresden, Ont.....	3
Sibbald, Miss Elizabeth K.....	Sutton West.....	15
Silver, Mrs. Blanche.....	Halifax.....	16
Silver, William N., Executor.....	".....	12
Simpson, W. B. Bridgeman.....	Wetherby, England..	60
Simpson, Mrs. Minnie.....	New York.....	1
Sinclair, J. C.....	Toronto.....	15
Sisters of St. Joseph.....	".....	4
Skynner, Henry J.....	Brandon.....	50
Skynner, Mrs. Essie A.....	".....	1
Slocombe, Miss Annie.....	Hamilton.....	9
Small, Mrs. Henrietta.....	Ottawa.....	5
Small, Alex. T.....	Beamsville.....	12
Small, Wolstan N. J.....	".....	24
Small, John T.....	Toronto.....	40
Small, John T., in trust.....	".....	20
Smart, Alfred M.....	London, Ont.....	10
Smart, Miss Annie S.....	".....	8
Smart, John, Estate.....	".....	130
Smith, Prof. Andrew, F.R.C.V.S.....	Toronto.....	150
Smith, Andrew.....	Fenella.....	11
Smith, Mrs. Caroline P.....	Toronto.....	91

Imperial Bank of Canada

Smith, George B.....	Toronto.....	60
Smith, David.....	".....	16
Smith, Mrs. Alice L.....	".....	25
Smith, Mrs. Elizabeth H.....	".....	10
Smith, Mrs. Lilian M.....	Ottawa.....	15
Smith, Mrs. Lucie E.....	Niagara Falls.....	4
Smith, Robert.....	Toronto.....	25
Smith, Sydney F.....	Fiji Islands.....	12
Smith, Mrs. Gertrude A.....	Weyburn, Sask.....	6
Smith, Larratt W., D.C.L., Estate.....	Toronto.....	20
Smith, Marcus, Estate.....	Ottawa.....	20
Smith, Sir Frank, K.C.M.G., Estate.....	Toronto.....	250
Smith, Walter A.....	".....	5
Smith, W. J.....	Meaford.....	10
Smyth, Mrs. Julia S. M.....	Lindsay.....	14
Smyth, Miss Margaret.....	Newton, Ont.....	15
Sorby, Charles F.....	Gores Landing.....	20
Southcott, Harry.....	St. Catharines.....	10
Spellman, Mrs. Annie.....	Hastings.....	15
Spence, John H.....	Brantford.....	3
Spencer, J. W.....	Toronto.....	10
Spragge, Rev. A. W.....	Cobourg.....	8
Spragge, Miss Catharine M.....	Toronto.....	8
Spragge, Edward W., M.D.....	".....	8
Spry, William, Estate.....	".....	14
Square, John S.....	Stratford.....	33
Square, John S., in trust for Mary A. H. Frank.....	Toronto.....	10
Stark & Co., John.....	".....	2
Stayner, Rev. Winslow S.....	".....	198
Stayner, Mrs. Harriot R.....	".....	80
Stayner, Mrs. Harriot R., Executrix.....	".....	180
Stayner, Frederic H.....	".....	135
Stayner, Thomas L., Estate.....	".....	70
Stenson, J. T.....	Peterborough.....	10
Sterling, R. N.....	Toronto.....	9
Stevenson, J. M.....	Cobourg.....	25
Stewart, Mrs. Juliette.....	New York.....	33
Stewart, William.....	Toronto.....	7
Stewart, John.....	".....	15
Stewart, William W.....	".....	10
Stewart, Mrs. Susan I., Trustee.....	Ottawa.....	100
Stewart, Miss Ada G.....	Belleville.....	23
Stewart, Robert, Estate.....	Toronto.....	30
Stokes, Mrs. Edith M.....	S. Brent, England.....	20
Stokes, Miss Frances.....	Toronto.....	4
Strathy, Mrs. Agnes S.....	".....	3
Strathy, G. B.....	".....	35
Stratton, Hon. J. R., Executor.....	Peterborough.....	10
Strickland, Mrs. Mabel.....	Toronto.....	20
Stripp, Mrs. Emma B.....	St. Thomas.....	15
Stuart, Peter, M.D.....	Guelph.....	15

Imperial Bank of Canada

Stuart, Mrs. Elizabeth C.....	Guelph	10
Stuart, Mrs. S. Elizabeth.....	Niagara Falls, Ont....	8
Sullivan, Mrs. Henrietta M.....	Toronto.....	24
Sutton, Mrs. Alice.....	Bowmanville.....	7
Swabey, Mrs. Florence.....	Toronto.....	32
Swan, James H.....	"	50
Swan, John E.....	"	16
Swan, Miss Edith L.....	"	10
Swan, Robert, Estate.....	"	60
Swan, W. H.....	Moyie, B.C.....	2
Sylvester, Mrs. Lottie A.....	Toronto.....	10
Symmes, Henry C., Estate.....	Niagara Falls, Ont....	250
Symons, John H.....	Truro, N.S.....	51
Tane, Rev. F., Estate.....	London, Ont.....	6
Tate, C. W.....	Paris, Ont.....	3
Tattersall, Mrs. Florence A.....	Ingersoll.....	2
Taylor, Henry J.....	St. Catharines.....	50
Taylor, Mrs. Lizette A.....	"	83
Taylor, Mrs. Lizette A., and Henry J.	"	13
Taylor, in trust.....	"	5
Taylor, Miss Amy E. R.....	Toronto.....	5
Taylor, Miss Mary L.....	"	5
Taylor, Samuel R.....	Desbarats.....	3
Taylor, Mrs. Helen R.....	Toronto.....	13
Taylor, Miss Helen F.....	"	10
Teal, Mrs. Katherine.....	Ridgeway.....	15
Teeple, S. W.....	St. Thomas.....	90
Temple, Mrs. Alice E. D.....	Toronto.....	6
Temple, Mrs. Margaret J. A., Estate...	"	25
Tennent, Mrs. Mary C. P.....	York, Eng.....	9
Teskey, Luke, M.D.....	Toronto.....	5
Theal, Miss Mary.....	St. Catharines.....	1
Theal, Richards T.....	Grimsby, Ont.....	1
Theal, Herbert.....	Fulton.....	1
Theal, James I.....	Grimsby.....	2
Thom, Mrs. Flora M.....	Ridgeway.....	16
Thom, John H.....	Toronto.....	50
Thomas, William.....	"	2
Thomson, Mrs. Ellen E., Estate.....	Greenock, Scotland..	88
Thompson, Robert, Estate.....	Toronto.....	4
Thorburn, Mrs. Jane.....	"	50
Thorburn, James, M.D., Estate.....	"	6
Thornton, Miss Josephine M.....	"	14
Tobin, Miss Emily H.....	Fergus.....	60
Todd, Thomas.....	Toronto.....	65
Todhunter, Mrs. Jessie S.....	"	16
Toronto General Trusts Corp., Trustees	"	22
for Mrs. Nadine J. H. Osler.....	"	400
Toronto General Trusts Corporation....	"	
Toronto General Trusts Corporation, in	"	
trust.....	"	

Imperial Bank of Canada

Toronto General Trusts Corporation, in trust, No. 2 Account.....	Toronto.....	28
Toronto General Trusts Corporation, in trust for Annie Carlon.....	".....	37
Toronto General Trusts Corporation, Trustees re Hughes Trust.....	".....	75
Toronto General Trusts Corporation, Trustee Nordheimer-Houston Trust	".....	10
Toronto General Trusts Corporation, in trust for Ethel M. Hamilton.....	Ottawa.....	11
Toronto General Trusts Corporation, in trust for Mary A. Hamilton.....	".....	17
Toronto General Trusts Corporation, in trust for George T. Hamilton.....	".....	11
Toronto General Trusts Corporation, in trust for H. S. Perley.....	".....	61
Torrance, Miss Beatrice.....	Toronto.....	2
Torrance, Miss Jessie T.....	".....	2
Torrance, Miss Madeline.....	".....	1
The Honourable the Treasurer of the Province of Ontario, in trust for Estate of Anson Jones.....	".....	77
Trees, Miss Edith J.....	".....	13
Trees, Miss Charlotte E.....	".....	12
Tresise, Mrs. Alice.....	Galt.....	9
Turner, Hon. Richard.....	Quebec.....	57
Turner, Miss Effie H.....	".....	1
Turner, Miss Effie H., Treasurer, Ministering Children's League.....	".....	4
Twohey, William J.....	Chatham, Ont.....	22
Tyrwhitt, Mrs. Emma.....	Toronto.....	10
Union Trust Co. and the People's State Bank.....	Detroit.....	1000
Unsworth, Rev. J. K.....	Westmount, P.Q.....	1
Unsworth, Mrs. Mary E.....	Toronto.....	1
Unsworth, Richard.....	Fergus.....	5
Urquhart, John, M.D.....	Oakville.....	50
Van Buskirk, Mrs. Caroline A.....	Stratford.....	5
Van der Linde, Harold.....	New York.....	2
Van der Linde, Harold, in trust.....	".....	10
Van Norman, Mrs. Agnes E.....	Stratford.....	6
Vanstone, Frederick C.....	Bowmanville.....	10
Vanstone, Mrs. Selena J.....	".....	16
Vicars, Mrs. Marie E., Estate.....	Toronto.....	4
Vickers, W. W., in trust for Mary H. Vickers.....	".....	50
Victoria Loan and Savings Co., in trust.	Lindsay.....	25
Vigeon, Harry.....	Toronto.....	50
Vine, Miss Mary J.....	Ingersoll.....	7
Vine, James, Estate.....	".....	5

Imperial Bank of Canada

Wadsworth, J. J., Estate.....	Simcoe.....	10
Wadsworth, Mrs. Anna C.....	".....	5
Wadsworth, Tom R., Estate.....	Toronto.....	146
Wadsworth, W. R., Estate.....	".....	60
Wainwright, Mrs. Mary H.....	Vancouver.....	6
Walker, Miss Helen F.....	Ottawa.....	175
Walker, Henry S.....	Toronto.....	150
Walker, Miss Annie G.....	".....	15
Walker, Mrs. Helena.....	".....	10
Walker, Henry S., R. W. H. Brough, and M. S. Brough, Trustees.....	".....	50
Wallace, Rev. Robert.....	Belleville.....	20
Wallace, Mrs. Mary.....	Toronto.....	12
Wallace, Rev. O. C. S.....	Baltimore.....	3
Walmsley, Thomas.....	Deer Park.....	280
Walsh, Mrs. Elma M. B.....	Toronto.....	50
Walton, Thomas C., M.D., Estate.....	Annapolis, Md.....	5
Ward, Miss Clara A.....	Cobourg.....	7
Ward, Miss Edna G.....	".....	6
Ward, Miss Essie R.....	".....	5
Ward, Miss Leila.....	".....	8
Ward, Charles W.....	Midhurst.....	10
Ward, George D., Estate.....	Cobourg.....	18
Warden, Robert L.....	Montreal.....	8
Warner, Joseph A.....	Cobourg.....	5
Warnock, Mrs. Mary A.....	Galt.....	10
Warnock, C. R. H., in trust.....	".....	5
Watson, George H.....	Toronto.....	6
Watson, Mrs. Grace A.....	Sackville, N.B.....	6
Watt, H. L., and M. D. Muir, in trust.....	Toronto.....	6
Weir, Walter F.....	Port Perry, Ont.....	5
Weir, W. A.....	Winnipeg.....	4
Welch, Miss Catherine.....	Quebec.....	5
Werry, F. W. O.....	Ottawa.....	5
Wethey, Arthur H.....	Butte, Mont.....	5
Wethey, Charles H.....	Toronto.....	40
Wethey, J. Herschel.....	St. Catharines.....	10
Wheelihan, John D.....	Campbellville.....	30
Whelan, Mrs. Anna M.....	Donnybrook, Ireland.....	6
Whitby, Oliver R.....	Paris, Ont.....	35
White, Charles A.....	Humberstone.....	12
White, R. S., and Wm. Maynard, Trus- tees Estate of John Cotton.....	Stratford.....	8
Whitehead, Mrs. Isabella L., Estate...	Quebec.....	150
Whiteman, Mrs. Rhoda.....	Humberstone.....	7
Whitney, E. C.....	Ottawa.....	125
Whittell, William.....	Hockley Heath, Eng.....	40
Whyborn, Mrs. Mary R.....	Syracuse, N.Y.....	5
Whyte, William.....	Winnipeg.....	62
Wickett, Thomas.....	Port Hope.....	5
Wickham, Edward.....	Toronto.....	5
Wickson & Gregg.....	".....	5

Imperial Bank of Canada

Wickson, Frederick.....	Toronto.....	11
Wicksteed, Henry K.....	".....	40
Wilkie, D. R.....	".....	500
Wilkie, D. R., in trust for Mrs. A. C. C. Ross.....	".....	24
Wilkie, D. R., and Hon. Robert Jaffray, in trust for Officers' and Employees' Pension Fund of Imperial Bank of Canada.....	".....	453
Wilkie (R.C.A.), Capt. C. S.....	Halifax.....	13
Wilkie (Royal Sussex Regt.), Capt. A. B.....	Dublin, Ireland.....	12
Wilkie, Mrs. Angelica, Estate.....	Quebec.....	48
Wilkie, Miss Mary.....	".....	3
Williams, Robert.....	Oshawa.....	25
Willoughby, W. B.....	Moose Jaw.....	5
Willson, C. H., and C. S. McDonald.....	Toronto.....	10
Willson, Mrs. Elizabeth.....	Hamilton.....	10
Wilson, W. R.....	Toronto.....	10
Wilson, C. S., Estate.....	Picton, Ont.....	13
Wilson, William, Estate.....	Toronto.....	50
Wilson, Sarah M., and Andrew R. Gordon, Trustees.....	".....	31
Wilson, Richard W.....	Cobourg.....	5
Wilson, James O.....	St. Catharines.....	7
Wilson, John G.....	Chicago.....	10
Wilson, Mrs. Beatrix F.....	Niagara Falls, Ont.....	15
Wilson, Mrs. Mary J.....	Toronto.....	25
Wilson and Sons, James.....	Fergus.....	50
Winger, Mrs. I. M. C., and Miss Hulda A. H. Otto.....	Toronto.....	1
Wise, Mrs. Clara J.....	Redlands, Cal.....	4
Wishart, John, M.D.....	London, Ont.....	10
Wood, Miss Mary J., and Marion G. B. Wood.....	Montreal.....	8
Wood, Miss Marion G. B.....	".....	1
Wood, Mrs. B. V. T.....	Toronto.....	2
Wood, G. H.....	".....	10
Woodruff, Miss Ann H.....	Chicago.....	6
Woodruff, William W., Estate.....	Niagara Falls.....	31
Woodruff, Richard, Estate.....	St. Catharines.....	44
Woods, Mrs. Henrietta M.....	Winnipeg.....	2
Workman, Mrs. Jane.....	Kingston.....	15
Zavitz, Mrs. Melissa.....	Mulgrave.....	2
TOTAL.....		50,000

